

EXHIBIT 99 to Declaration of Joel Israel



רשומות

ילקוט הפרסומים

11 בסיון 1997

4520

ד באייר התשנ"ז

צמוד	צמוד
3398 הדרישה על שינוי זמנית משמעת לפי חוק המסיבולונים	3396 הדרישה על קביעת תקופה עד הפרסום
3398 הדפוסה לפי חוק פקענת הפרדות (ייסוד ושידוק)	3396 הדרישה ביד תנאי עבודה מיוחדים לפי חוק שירות
3398 ולפי חוק הפקענת לפקענת נוי (ינסה ושידוק)	3396 הדרישה נוסחאות
3398 פקענת פקענת נוי לפי חוק המסיבולונים	3396 פקענת פקענת המסיבולונים
3398 הדרישה לחקוק ולבדוק	3396 הדרישה על נסח כהנתה של פקענת
3398 הדרישה בדבר קביעת חקוקים	3396 המסכה במסמכיות של חוק פקענת
3398 הדרישה בדבר שינויים בחקוקים	3396 הדרישה על חקוק לפקענת פקענת
3398 הדרישה בדבר פקענת ליישום זכות מסמכים של זכ	3397 חקוק הכינה על המסמכות בלוי פקענת לפי חקוק
3398 הדרישה פקענת בדבר פקענת פקענת המסמכים	3397 רכבנה (שנת הדרישה) 1996
3398 הדרישה בדבר פקענת פקענת המסמכים	3397 הדרישה על שינוי פקענת פקענת
3398 הדרישה ליישום הכוח על ידי בית הפקענת	3397 הדרישה על שינוי פקענת על הגביה לפי פקענת
3398 הדרישה באת המסמכים המסיבולונים	3397 המסמכים (גביה)
3398 הדרישה באת המסיבולונים הכללי	3397 הדרישה על שינוי פקענת פקענת פקענת
3398 הדרישה שבתיים של בנק ישראל על פקענת המסמכים	3397 בית דין לעבודה (פקענת פקענת המסיבולונים כרון
3398 הדרישה באת המסיבולונים	3397 הדרישה על שינוי חקוקים לעבודה פסיכיאטריה
	3397 מדיניות לילדים ולנוער



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19 בסברואר 1996

4619

כ"ג בשבט ה'תשנ"ז

2312	הוראת על מינוי מנ"ס	2314	הוראת על מינוי מנ"ס
2313	הוראת על מינוי מנ"ס	2315	הוראת על מינוי מנ"ס
2314	הוראת על מינוי מנ"ס	2316	הוראת על מינוי מנ"ס
2315	הוראת על מינוי מנ"ס	2317	הוראת על מינוי מנ"ס
2316	הוראת על מינוי מנ"ס	2318	הוראת על מינוי מנ"ס
2317	הוראת על מינוי מנ"ס	2319	הוראת על מינוי מנ"ס
2318	הוראת על מינוי מנ"ס	2320	הוראת על מינוי מנ"ס
2319	הוראת על מינוי מנ"ס	2321	הוראת על מינוי מנ"ס
2320	הוראת על מינוי מנ"ס	2322	הוראת על מינוי מנ"ס
2321	הוראת על מינוי מנ"ס	2323	הוראת על מינוי מנ"ס
2322	הוראת על מינוי מנ"ס	2324	הוראת על מינוי מנ"ס
2323	הוראת על מינוי מנ"ס	2325	הוראת על מינוי מנ"ס
2324	הוראת על מינוי מנ"ס	2326	הוראת על מינוי מנ"ס
2325	הוראת על מינוי מנ"ס	2327	הוראת על מינוי מנ"ס
2326	הוראת על מינוי מנ"ס	2328	הוראת על מינוי מנ"ס
2327	הוראת על מינוי מנ"ס	2329	הוראת על מינוי מנ"ס
2328	הוראת על מינוי מנ"ס	2330	הוראת על מינוי מנ"ס
2329	הוראת על מינוי מנ"ס	2331	הוראת על מינוי מנ"ס
2330	הוראת על מינוי מנ"ס	2332	הוראת על מינוי מנ"ס
2331	הוראת על מינוי מנ"ס	2333	הוראת על מינוי מנ"ס
2332	הוראת על מינוי מנ"ס	2334	הוראת על מינוי מנ"ס
2333	הוראת על מינוי מנ"ס	2335	הוראת על מינוי מנ"ס
2334	הוראת על מינוי מנ"ס	2336	הוראת על מינוי מנ"ס
2335	הוראת על מינוי מנ"ס	2337	הוראת על מינוי מנ"ס
2336	הוראת על מינוי מנ"ס	2338	הוראת על מינוי מנ"ס
2337	הוראת על מינוי מנ"ס	2339	הוראת על מינוי מנ"ס
2338	הוראת על מינוי מנ"ס	2340	הוראת על מינוי מנ"ס
2339	הוראת על מינוי מנ"ס	2341	הוראת על מינוי מנ"ס
2340	הוראת על מינוי מנ"ס	2342	הוראת על מינוי מנ"ס

לפי תוק ייסוד: הממשלה.

מדיניות בנות על פי סעיף 23א(ב) לחוק יסודות
ההגנה, המסמלת את ברתנות למען ולחוק המאגד, שהיא
מבטלת קיום של היתרון, וההבטחה השמורה באיחוד רצון
ההגנה, את חזר הבטחה משה על לשון של במעמד
ההיתרון, וההבטחה השמורה.

הדעת על רצונה להפחית למעט כיום א' במבט
ההגנה (20 ביטא 1999).

התחלתי ללכת לחדר עבודה ביום שבת
התחלתי ללכת לחדר עבודה ביום שבת
התחלתי ללכת לחדר עבודה ביום שבת

סוכר דמנשלה

לפי דו"ח בנק ישראל, דהש"ד-1994

מדיניות זאת, כי בתחום לעיתים מסת ריבונות לחוק
בנק ישראל, החשוד-1994, מתוך המסמלה את חקוק
פניה ואת איתן קץ להיות חמים בעיה המייצגת
המסמלה המייצגת של בנק ישראל עד יום ער באיד
החשוד (12 בפבר 1994)

ר' ברוך הורוויץ (2 בסבטאר 1990)
טעם (177-3)
ר' נח
פאכד העפערלי
סוף תעשיר ענ 102.

לפי חוק העתשין, ראשליז-1970

כתובים מסבוכים לרוב (עמ' 115): חזק הנושן.
החשלי' 1977, אני סמנה את דר לואיס ריטער, רחמ.
לחם וצרות שחוזרים במנח ודוד.
ה' בשבט התשמ"ה (1 בפברואר 1996)
ד"ר 101-3

ס' פ"ח ותשל"ו. עמ' 226

לפי מקדח מניעת טרור.

בתוקף שטכונתו למי שניף : למקדדת מניחח מרד.
החל-1948, ובנוסף להכרזות שחורפה עליהן מרסמה
1 צד התשי"ח ורס א' עב ג

ילקוט הפרסומים 4819, כ"ג בשבט תשנ"ח, 18.2.1998



רשומות

ילקוט הפרסומים

7 במרץ 2002

5058

כ"ג באדר ה'תשס"ב

עמוד	עמוד
1890 אצולה סמכויות לפי חוק-יסוד הממשלה	חוקן הברזה על התאחרות בלחי מותרת לפי תקנות
הודעה בדבר חילופי סגן ממלא מקום ובדירת סגן	1548 (החגנה ושעת תידום)
1891 ראש המועצה המקומית נבעת ערה	1588 מינוי שופטי נוער
הודעה על קיום בודנות מועד אביב 2002 של מועצת	מינוי ועדות ערעור לפי חוק משפחות היילום שנספח
1891 דואי השכון	במערבה (תגמולים ושיקום) ולפי חוק בתי דין
1892 הודעה על עיבוד סטטיסטיקה	1849 מינהלים
1892 הודעה בדבר השעיית חברים מלשכת עורכי הדין	מינוי חברי לעדות ערעור לפי החוקים האמורים
הודעה בדבר מועד ומקום בחירת רב הישי	מינוי ועדות ערעור לפי חוק הנכים (תגמולים ושיקום)
1893 תל-אביב-יפו	1589 ולפי חוק בתי דין מינהלים
1893 תיקון עמות בהסמכה לפי חוק איסור חלבנות הון	מינוי תביה לעדות ערעור לפי החוקים האמורים
1893 ביטול אברה. על אזור נגוע במחלת היזיקסל	הודעה בדבר הנפקת סמכויות לפי חוק התקשורת
1893 הודעה בדבר רכישת קרקעות לצרכי עיבוד	(בוק ושידורים) 1890
1899 הודעה לפי חוק ותוכנית והבניה	הודעה על מינוי מפקח על המזדדים
1899 הודעה לפי פקדת האגודות השיתופיות	1890 מינוי סגן פסיכיאטר מחוזי
1899 הודעה מטא חכנס הרשמי	מינוי חבר לעדות רפואיות לענין גמלה ניידות
1899 הודעה מטא חציבוד	הודעה על הארכת תוקף הסמכה לפי חוק המהגדרים
1899 רחוק שבועיים של בנק ישראל	1890 והאודיכלים

אגודה הצעירים המוסלמים (ג'מעיית אלשעבאן אלמסלמין) חברין:
וכן האגודה האלה שמכרין בח'יל:
הבגס העלמי לנער אמלאמי (אלג'דה אלעאלמיה לשבאב אלסלאמי)
קואליציה הצרקה (אאתלאף אליידי)
אגודת 'הסיוע האסלאמית העולמית (אלהיאד אלחיריה אלסלאמיה אלעאלמיה)
י"ג באדר התשס"ב (29 בפברואר 2002)
(חמ 1080-3)
בטמין בן אליעזר
שר הביטחון

מיוזג שופטו נוער

לפי חוק הנער נפסידה ענישה ודרכי טיפול, החש"א-1971
בחקק סמכויות לפי סעיף 2 לחוק הנער נפסידה, ענישה ודרכי טיפול, החש"א-1971, ובחשכבת שר המשפטים, אני מסיל על עורד גרשון, ח"ז 717472, שופט בית משפט שלום ודשם של בית משפט מחוזי, בבזונת במועל כשופט של בית המשפט המחוזי בירושל, לשמש שופט נער עד יום י"ז בכסלו התשס"ב (28 בפברואר 2002)
כמו כן אני מסיל על דן שמירא, ח"ז 400499, שופט בית משפט שלום ודשם של בית משפט מחוזי, בבזונת במועל כשופט של בית המשפט המחוזי בירושל, לשמש שופט נער עד יום כ"ז באב התשס"ה (11 באוגוסט 2006)
כמו כן אני מסיל על רחמים צמח, ח"ז 3843048, ועל יצחק ברוך, ח"ז 1900264, שופטי בית משפט שלום בבזונת במועל כשופטים של בית המשפט המחוזי בירושל, לשמש שופטי נער עד יום ט"ו באדר ה' התשס"ב (28 בפברואר 2002)
ה' באדר התשס"ב (17 בפברואר 2002)
(חמ 680-13)
אח"כ ברוך
נשיא בית המשפט העליון
סיח התש"א, עמ' 134

מיוזג שופטו נוער

לפי חוק הנער נפסידה ענישה ודרכי טיפול, החש"א-1971
בחקק סמכויות לפי סעיף 2 לחוק הנער נפסידה, ענישה ודרכי טיפול, החש"א-1971, ובחשכבת שר המשפטים, אני מסיל על שופטי בית משפט מחוזי, השופט ראיק גרזדור, ח"ז 78137448, והשופטת שלמית ושרקיר, ח"ז 4697726 לבזון כשופטי נער עד תום הקופה כחזונתם כערכאה זו.
ה' באדר התשס"ב (17 בפברואר 2002)
(חמ 680-13)
אח"כ ברוך
נשיא בית המשפט העליון
סיח התש"א, עמ' 134

ילקוט המיסדים 3050, כ"ג באדר התשס"ב, 2.2.2002

תיקון חבריה על התאחדות בלתי מותרת

לפי חקונה ההגנה השעה חידוש 1945
בחקק סמכויות לפי חקנה 84 (חוקק חקנה) ושעה חידוש 1945, ילאחר שהשומעתי כי הרב דודש לעורך הגנה על ביטחון המדינה, שלום הציבור והסדר הציבורי, אני קבע כי בהכרח על התאחדות בלתי מותרת אחרי יאלונתלה אלאיסלאמיה יבוא
אגודות הצרקה באיוש ואח"כ השיבות לארגון החמאס, או חמסות בו ומחזקות את החשית של החמאס, לכות -
ועדת הצרקה והחמסר האן חנס (לגנת) כאנת אלתמה תאן יונס'
אגודת המרכז האסלאמי (אלמגשע אלסלאמי) רצועת עזה,
אגודת סוחר המירות האסלאמית (ג'מעיית אלעלמ אלסלאמיה) רצועת עזה;
האגודה האסלאמית (אלג'מעייה אלסלאמיה) רצועת עזה,
אגודת הגאמעת לטיפול בקשישים (ג'מעיית אלסלאמ לרעזית אל סטנך) רצועת עזה;
אגודה סוכר הצרקה החמסר לילדים (ג'מעיית מברת אלתמה ללאסלאמיה) רצועת עזה;
אגודת בית הקראן והסתה (ג'מעיית דאר אלכתאב ואלשח"א) רצועת עזה;
אגודת בית הקראן המבוך והסתה (ג'מעיית דאר אלכאן אלכרים ואלסנה) רצועת עזה;
אגודת דאסיר אלנור (ג'מעיית אלנור אלחיריה) רצועת עזה;
אגודת הצרקה האסלאמית בחרין (אלג'מעייה אלחיריה אלסלאמיה) רצועת עזה;
אגודת השרמזה בירחוי (ג'מעיית אלעלמ אלחיריה) רצועת עזה;
האגודה לטיפול ביהומים בבית להם (ג'מעיית רעזית אליחיס בית להם);
אגודת הצרקה (השרמזה) האסלאמית באלכידה (ג'מעיית אלעלמיה);
ועדת הצרקה ברמאללה (לגנת) אלהכנת רמאללה;
אגודת אלכראן האלסנה קלקליה (ג'מעיית אלכראן ואלסנה קלקליה);
ועדת הצרקה סול סרם (לגנת) אלהכנת סול סרם;
אגודת הסולירות לצרקה האסלאמית (ג'מעיית אלכראן אלחיריה אלסלאמיה) שכס;
ועדת הסיוע האסלאמית שכס (לגנת) אלעזיה אלסלאמית נאבלס';
ועדת כספי הצרקה גינן (לגנת) אסאל אלכאה גינן';
ע"ד 1945, חוס' 2, עמ' 456.
י"ם התשס"ט, עמ' 1330, התשנ"ו, עמ' 739, החשית, עמ' 4558, התשס"ט, עמ' 4854.

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רשומות

ילקוט הפרסומים

11 במרואר 2003

5158

ט בארר א' התשס"ג

עמוד	עמוד
הודעה על מינוי מוסקים וכואיים לפי חקנות הביטוח הלאומי (קביעת דרגת נכות לפגועי עבירר)	1482
1483	הודעה ברבר התפסדות מיעפר לכנסת
הודעה על מינוי חברי ועדה רפואית לעוררים לפי חקנות הביטוח הלאומי נכיתח נכות) וקביעת אורזי נכות רפואית, מינוי ועדות לעוררים והראות שולוח)	1482
1483	הודעה על מינוי סגן נשיא לפי חוק בור המשפט
הודעה על מינוי פקיד נביה לפי חוק הביטוח הלאומי	1482
1483	מינוי שופטים לכית המשפט לענוני משפחה
הודעה על ביטול מינוי פקיד נביה לפי חוק האמסר	1482
1484	תיקון הודעה על הרבב והערה לכחידת שופטים
הסמכת מסקרים לפי חוק איסור נהיגה ברבב בתוף חים	1483
1484	הודעה ברבר איסור נוף ציבורי לפי חקנות הביטוח הלאומי (מחגרים)
1484	1483
הודעה ברבר החצ חוק וכות טעפחים	הודעה ברבר הרשאת נוף להפנות מתגרכוס לשירות למסדה ציבורית או לאומית
1484	1483
מינוי ועדת ערר לארגונה (תפדה)	

הודעה מיום כ"ב באב התשס"ב (11 ביולי 2002) וסיום כ"ז בכסלו התשס"ג (1 בדצמבר 2002).

התקף המינוי לשלושה חודשים, החל ביום ל בשבט התשס"ג (2 בפברואר 2003) ל' בשבט התשס"ג (2 בפברואר 2003) (המ 2007 3) מאיר שטריה שר המשפטים יושב ראש ועדת המינויים הציבורית

הודעה על מינוי סגן נשיא

לפי חוק בתי המשפט (נוסח משולב) התשכ"ד-1984 בהתאם לסעיף 22 לחוק בתי המשפט, נוסח משולב) התשכ"ד-1984, אני מודיע שבחוקף המכתיב לפי סעיף 4 לחוק האסור ובהסכמת בית המשפט העליון, מיניתי את הסאל כרמל ח"י 052166153 שומט של בית משפט שלום לפנן נשיא של בתי משפט השום במחוז ירושלים מיום כ"ז בשבט התשס"ג (1 בפברואר 2003) עד יום י"ב בשבט התשס"ג (11 בינואר 2003)

כ"ז בשבט התשס"ג (11 בינואר 2003) (המ 2007 3) מאיר שטריה שר המשפטים

מאיר שטריה שר המשפטים

ס"ח התשס"ד עמ' 198 התשנ"ב עמ' 46

מינוי שופטים לבית המשפט לעניני משפחה

לפי חוק בתי המשפט לעניני משפחה (התכ"ה-1985) בחוקף המכתיב לפי סעיף 22 לחוק בתי המשפט לעניני משפחה (התכ"ה-1985) 1443 יבהסכמת נשיא בית המשפט העליון אני ממנה לה את

שאול מנהיים ה' 055436189 אהרן קמלן ח' 054912110

שופטים של בית משפט מיום לדון בבתי יימני לעניני משפחה החל ביום ל' בשבט התשס"ג (11 בינואר 2003) כ"ז בשבט התשס"ג (11 בינואר 2003) (המ 2007 3) מאיר שטריה שר המשפטים

מאיר שטריה שר המשפטים

ס"ח התשנ"ה עמ' 191

תיקון ההודעה על הרכב הודעה לבחירת שופטים

לפי חוק בתי המשפט (נוסח משולב) התשכ"ד-1984 בהתאם לסעיף 14 לחוק בתי המשפט (נוסח משולב) התשכ"ד-1984, אני מודיע כי החל ביום 2 מכנת התשס"ג (2 בדצמבר 2002) השתנה הרכב הועדה לבחירת שופטים ס"ח התשס"ד עמ' 198 י"פ התשס"א עמ' 263; התש"ב עמ' 3426

ילקוט הפרסומים 5156, ט' באדר א' התשס"ג, 2.2003 11

הכרזה

לפי מקור מניעת טיור התש"ח-1946

בחוקף המכתיב לפי סעיף 8 לפקודת מניעת טיור, ו-חש"ת-1948, ונוסף על ההכרזה שהודעה עליון פרסמה בילקוט הפרסומים התשס"ז, עמ' 1436, התשס"ט עמ' 3474, ו-חש"ת עמ' 1784, התשנ"ה, עמ' 2314, התשס"ב עמ' 800 ו-גמ 2322, מכריזה הממשלה כי חבר ראשנים כמפורט להלן י"א ארנון טוריטטי

ועדת המורשת - לונת אלוטאת המוכרת גם בשמות:

י"צרת הטרעה האיטלמית' - לונת על היוציה אל אטלמית

ה'תנועת ההיקן והצק האיטלמית' - י'נמעיית אל אצלאת אלהיות אל אטלמית

עמותת 'אלטנאכיל'

יהיה שטט אשר יהיה ממך לזמן לדבוא כל מלני וכל סניף, מרכז ועד קבוצת, סניף, תא או מוסד

י"ב באדר א' התשס"ג (11 בפברואר 2003)

חמ 1286 (3) אורן ליטנסקי

מכיד המכסלה (במועל)

ע"ר התש"ת תוס' א' עמ' 23

הודעה בדבר התפטרות מועמד לכנסת השש עשרה

לפי חוק הבחירות לכנסת (נוסח משולב) התשכ"ט-1989 בהתאם לסעיף 18א לחוק הבחירות לבחית (נוסח משולב) התשכ"ט-1989, נמסרת בתי הודעה כי נתן שטרסקי, מרשימת ישראל בעליה, התפטר ביום ד' באדר א' התשס"ג (6 בפברואר 2003)

הודעתי מיום 3 באדר א' התשס"ג (5 בפברואר 2003) בדבר תוצאות הבחירות לכנסת היס' עשרה תחוק' בהתאם

ה' באדר א' התשס"ג (5 בפברואר 2003)

יחם 10-13

משאל חשין

שטט בית המשפט העליון

יושב ראש ועדת הבחירות המרכזית

לכנסת השש עשרה

ס"ח התשס"ט עמ' 103

י"פ התשס"ג עמ' 1406

הודעה על הארכת מינוי ממלא מקום לסניגור הציבורי הארצי

לפי חוק הסניגוריה הציבורית התשנ"ז-1997

מודעים בזה כי בחוקף המכתיב לפי סעיפים 3 ו-14א לחוק הסניגוריה הציבורית, התשנ"ז-1997, החליטה ועדת הסניגוריה הציבורית, ביום ל' בשבט התשס"ג (11 בפברואר 2003), להאריך את מינויו של עורך דין חורי סינגר, כממלא מקום הסניגור הציבורי הארצי, ואת בהמשך להחלטות

ס"ח התשנ"ז עמ' 8

1482



רשומות

ילקוט הפרסומים

3 במאי 2004

5294

י"ב באייר התשס"ד

עמוד	עמוד
2776	הורעה על יציאה נשיא המדינה את גבולות המדינה ועל שובו
2776	הורעה בדבר הרכב המועצה לנשים לאומיים, שמונות סבע ואחרים לאומיים
2776	הורעה על מינוי חברים למועצה ההגדרה והאדריכלות
2777	הורעות לפי כללי השפיטה וסדרי העבודה של הועדה לבחירת שופטים
2777	מינוי חברים לועדה למתן החירות לפי חוק שירות הציבור והגבלה לאחר מרישה
2777	מינוי יושב ראש מועד נוסף לועדת ערר לפי חוק הרשויות המקומיות (ביוג) וחוק בתי דין מנהליים
2777	הורעה על מינוי רשם יפיו חיק בית המשפט לעניני משפחה
2777	היקון הדאות בדבר ניהול הליכים פליליים על ידי פוקליטים לפי חוק סדר הדין הפלילי
2777	הורעה בדבר הרכב המועצה רדחית טירת הכרמל
2778	הורעה על קביעת מסד לטורך קבלת פטור חלקי ממס על קעכה שאקבל אדם על פי חסכם למתן עיווכן בריים
2807	מינוי סגן נציב מס הכנסה לענין סעיף 147 למקורת מס הכנסה
2807	מינוי ממנה על הנכיה ופקיד נכיה לפי מקורת המסים (גביה)
2811	
2811	

המוטלת מכוח חוק ההסדרים במשק המדינה (תיקוני חקיקה להשגת יערי התקציב) התשנ"ב-1992 יבטיח תשלומי חובת המגיעים לעיריית יבנה ממנה על הגביה - מנהלת הארנונה
מקד גביה - טנן וסמלל מקום הונחן החשבוני לעירייה
כיר בניסן החששיר 181 באפריל 2004
(חמ 18-3)
בניסן נתניה
ש"ר האוצר

ס"ח התשנ"ג עמ' 10

מינוי עוזר מקד שומה

לפי מקדח מס הנכס

בהוקף סמכויות לפי סעיפים 1 ו-2 לפקדח מס הנכס (להלן - הפקדח) אני ממנה את עובדתי את מס הבגסה ומסיו מקרקעין שמנה ענין ה-1 06/2004 לשמש עוזר מקד שומה לענין העיסים 133/2004
כיר בניסן החששיר 181 באפריל 2004
(חמ 18-3)
בניסן נתניה
ש"ר האוצר
דיני מדינת ישראל נוסח חרש א' עמ' 120

הכרזה על התאחרות בלתי מותרת

לפי חקנות ההגנה (שעת חריים) 1948

בהוקף סמכויות לפי חקנה 144/2004 לחקנות ההגנה (שעת חריים) 1948 (להלן - החקנה) לאור שהחבבנעתי בו חרבו חרש לעורך הגנה על כושרין ימדינה שלם הציבד והסיר הציבדתי אני מכריז כי כיר בני ארם או הארנון המכונה יהאנורה לעשות הארשר הערביה ותיודעה גם כשם לענה רעאית ללמראה אליבדיה או ינעפיה אליאחאה ללמראה אלעורביר עי בכל שם אחר שיבונה בו ארנון זה לרבות כל פלניו וכי כניית מרבו וער קבוצה או שיעה של ארנון זה היא רהמחיה בלתי מותרת כמשמעותה בחקנות

כי בניסן החששיר 241 במרס 2004

(חמ 1080-3)

ש"ר האוצר

י' עיר 1948 חרש א' עמ' 819

הודעה על כוונה למנהן צו הרחבה

לפי חוק הסכמים קיבוציים 143/1947

בהוקף סמכויות לפי סעיף 26 דיוס הרריים קיבוציים ההש"י-1957 אני מודיע עי כוונה יהיה עי יפס סעיף 25 לחוק האסור המרחיב את רחולת הרריים קיבוצי רבכדי (2004-2004) שכן לשבח התיאום של הענינים הבכדיים לבין הסתדות העובדים הבולית החדשה מיום יא בשבט החששיר 19 במרס 2004 ברבי חשחכס יוספת יוקר
כיר בניסן החששיר 181 באפריל 2004
(חמ 18-3)
אדור אולמרט
ש"ר האוצר
דיני מדינת ישראל נוסח חרש א' עמ' 120

ילקוט הפריכומים 5244 יב באייר החששיר ה-2004

הודעה על קביעת מוסד לצורך קבלת פטור חלקי ממס על קצבה שמקבל אדם על מו הסכם למתן עיזבון בחיים

לפי מקדח מס הבגסה

בהוקף סמכויות לפי סעיף 133 לפקדח מס הבגסה (להלן - הפקדח) אני קבע את אינדיביסטה בר אילן במסד לענין פטור מסומי קצבה שמקבל אדם על מו הסכם עיזבון בחיים

חוקף קביעה ח מיום 1 בטבת החששיר 19 בינואר 2004
עיר יוס י בטבת החששיר 19 בדצמבר 2004 והיא מותצית בקיום התנאים האלה

(1) הזכאות לקצבה תהיה לעות העיימון בלבד לכל יפי חיי ולא חרעבר כחודשה

(2) הזכאות לפטור תחול אך ורק לאחר העברת הבעלות על הבגסים (להלן - נכסי העיזבון בחיים) לידו אוניברסיטה בר אילן

(3) כל ההבגסות הניבעות מככסי העיימון בחיים ייחודו בבעלותה המלאה של אוניברסיטה בר אילן

(4) הפטור יחול כל עוד נתן העיימון בחיים ובהקיים רתנאים הקבועים בסעיף 133 לפקדח

(5) אוניברסיטה בר אילן תגחל חרימה שתכלול את פטרו נותני העיזבונות ובהם שם כחובה חר חרש נכסי העיימון בחיים שהועברו לרשותה רשימה זו חרעף מדי שנה לדוח השנתי המונש לפקדח השומה

כיר בניסן החששיר 181 באפריל 2003

(חמ 1216-1)

בניסן נתניה

ש"ר האוצר

דיני מדינת ישראל נוסח חרש א' עמ' 120 ס"ח התשס"ז עמ' 194

מינוי סגן נציב מס הבגסה לענין סעיף 147

לפי מקדח מס הבגסה

בהוקף סמכויות לפי סעיפים 1 ו-2 לפקדח מס הנכס (להלן - הפקדח) אני ממנה את עובד את מס הבגסה ומסיו מקרקעין יעקב אילון ה-1 06/2004 לענין נציב מס הבגסה לענין סעיף 147 לפקדח

כיר בניסן החששיר 181 באפריל 2004

(חמ 1216-1)

בניסן נתניה

ש"ר האוצר

דיני מדינת ישראל נוסח חרש א' עמ' 120

מינוי ממונה על הגביה ומקד גביה

לפי מקדח השסום 143/1947

בהוקף סמכויות לפי סעיף 133 לפקדח הסכמים (גביה) אני מונה בעיריית יבנה את עניי הסטירוד שלהלן לממנה על רגניה יוסקירי (כיר לענין גביה אינדיב בללית

הח"א א' כיר ב' עמ' 1374 ס"ח החששיר עמ' 86

2776



רשומות

ילקוט הפרסומים

3 בפברואר 2006

5362

כ"ד בשבט ה'תשס"ז

עמוד

הודעה למעוניינים והזמנתם לפי חוק רישום שיכונים
ציבוריים מוצאת שעות הודעות ועדת התיאום
1228 הדרכי יישוב מעוניינים בפניהם.
הודעה בדבר שיעורי ריבית החדש הכללי
1230 הודעה על מידוג תכונות
1231 הודעות בדבר רכישת שקיעות לצורכי ציבור
1232 הודעות בדבר הצגת לוחות זכיות במקרקעין
1234 הודעות לפי חוק התכנון והגנה
1236 בקשות לפירוק תכנית על ידי בית המשפט
1251 הודעות לפי פקודת האגודות השיתופיות
1252 הודעות מאת הכנסת הרפואי
1257 הודעות מאת הציבור
1257

עמוד

הודעה בדבר החלטת ועדת השרים לענייני שירות
1226 הביטחון הכללי
הודעה על שינוי בשיעור הסיכוי של הכנסת
1226 חיסון הודעה על אצילת סוכריות לפי חוק שירות
1226 ביטחון
הכרזות על התאחדות בלתי פתוחה לפי חקיקה
1234 והצגת שעות וידועה
הודעה על מינוי קצין תגפולים לפי חוק משפחות
1234 ויילום שנספר במסגרת תגפולים ושיקום
1234 הודעה על מינוי פקיד גביה לפי פקודת מס הכנסה
1227 הודעות על מינוי פקיד גביה ומינוי נמנים על
הגביה לפי פקודת המסים וגביה
1227 מינוי רשם חטובים וסרגיאליים
1227 מינוי סגנית שופט ראשי לפי חוק בית הדין לעבודה
1227

<p>(2) אחרי פרט 46 להדפסה יבוא.</p> <p>44) ראש תדמ"ס פרט 43(א) ו-43(ב) - לענין היתור במינוחל גיוס אישי ליתר צבא</p> <p>7 בטבת התשס"ה (19 בדצמבר 2004) נחמ 675-3</p> <p>שאל מנעו שר הביטחון</p>	<p>הודעה ברבר ההלטה וערת השרים לעניני שירות הביטחון הכללי</p> <p>לפי חוק שירות הביטחון הכללי, התשס"ב-2002</p> <p>מדיניות בזה, כי בהתאם לסעיף 40(א) לחוק שירות הביטחון הכללי, התשס"ב-2002, וההלטה וערת השרים לעניני שירות הביטחון הכללי, באישור ועדת הכנסת לעניני השיטות, להסמיך את שירות הביטחון הכללי לקיים קשרי גומלין עם גופים ציבוריים וגם גופי מודיעין וביטחון, לרבות זרים, ובכלל זה לקבל ולהעביר מידע.</p> <p>כ"ח בטבת התשס"ה (9 בינואר 2005) נחמ 3234-3</p> <p>ישראל מנעו מחזיר הממשלה</p> <p>1 ס"ח התשס"ב, עמ' 179</p>
<p>הכרזה על התאחדות בלתי מותרת</p> <p>לפי תקנות ההגנה (שעת חירום), 1945</p> <p>בתוקף סמכותי לפי תקנת 184(א) לתקנות ההגנה (שעת חירום), 1945 (להלן - התקנות), ולאחר שהשתכנעתי כי הדבר רצוי לצורך הגנה על ביטחון המדינה, שלום הציבור והסדר הציבורי, אני מסדיר בזה כי חבר בני אדם או תאגיד המכונה אגודת אלאחטאן, או בכל שם אחר שיכונה בו ארגון זה, לרבות כל פלגיו וכל סניף, מרכז, ועד, קבוצה או סניף של ארגון זה, הוא התאחדות בלתי מותרת במשמעותה בתקנות.</p> <p>כ"ז בכסלו התשס"ה (9 בדצמבר 2004) נחמ 1086-3</p> <p>שאל מנעו שר הביטחון</p> <p>1 ע"ז 1945, תוס' 2, עמ' 855.</p>	<p>הודעה על שינוי בהרכב הסיעות של הכנסת</p> <p>לפי חוק הבחירות לכנסת (נוסח משולב), התשכ"ט-1949</p> <p>מדיניות בזה, לפי סעיף 29(ג) לחוק הבחירות לכנסת (נוסח משולב), התשכ"ט-1949, על שינוי בהרכב הסיעות של הכנסת שאישרה ועדת הכנסת ביום כ' בשבט התשס"ה (20 בינואר 2005), לפי סעיפים 28(ג) ו-60 לחוק הכנסת, התשנ"ד-1994, וסעיף 14' לתקנות הכנסת, כמפורט להלן:</p> <p>סיעת "יהדות התורה" והשבת אגודת ישראל - רגל התורה והפלגה לשתי סיעות</p> <p>(1) סיעת "אגודת ישראל" אשר תמנה 3 חברי כנסת: יעקב ליצמן, מאיר שוחט, ישראל אייכלר;</p> <p>(2) סיעת "רגל התורה" אשר תמנה 2 חברי כנסת: אברהם רביץ, משה גמלי</p> <p>כ' בשבט התשס"ה (20 בינואר 2005) נחמ 3-10</p> <p>ראובן נחביה רובלין יושב ראש הכנסת</p> <p>1 ס"ח התשכ"ט, עמ' 103</p> <p>1 ס"ח התשנ"ד, עמ' 140; התשס"ד, עמ' 306</p> <p>1 י"פ רחשביץ, עמ' 99; התשס"ט, עמ' 179.</p>
<p>הכרזה על התאחדות בלתי מותרת</p> <p>לפי תקנות ההגנה (שעת חירום), 1945</p> <p>בתוקף סמכותי לפי תקנת 184(א) לתקנות ההגנה (שעת חירום), 1945 (להלן - התקנות), ולאחר שהשתכנעתי כי הדבר רצוי לצורך הגנה על ביטחון המדינה, שלום הציבור והסדר הציבורי, אני מסדיר בזה כי חבר בני אדם או תאגיד המכונה "אגודת אלדדא" - רמאללה: באישותה של כנסת קטש או כל אדם אשר יבוא במקומה, או בכל שם אחר שיכונה בו ארגון זה, לרבות כל פלגיו וכל סניף, מרכז, ועד, קבוצה או סניף של ארגון זה, הוא התאחדות בלתי מותרת במשמעותה בתקנות.</p> <p>כ"ט בטבת התשס"ה (10 בינואר 2005) נחמ 1086-3</p> <p>שאל מנעו שר הביטחון</p> <p>1 ע"ז 1945, תוס' 2, עמ' 855.</p>	<p>תיקון הודעה על אצילת סמכויות</p> <p>לפי חוק שירות הביטחון (נוסח משולב), התשמ"ז-1986</p> <p>בתוקף סמכותי לפי סעיף 34 לחוק שירות הביטחון (נוסח משולב), התשמ"ז-1986 (להלן - החוק), אני מודיע כי אצילתי לנושאי תפקידים נוספים סמכויות לפי סעיפי החוק, כמפורט להלן: בתוקף להודעה על אצילת סמכויות (להלן - ההודעה) ולסיוכה;</p> <p>(1) אחרי פרט 44 להודעה יבוא:</p> <p>44) ראש ענף איכות - 36 - לענין צוות אישיים בלבד; ופרט במינוחל גיוס 43(א) ו-43(ב)</p> <p>1 ס"ח התשס"ו, עמ' 107.</p> <p>1 י"פ התשנ"ח, עמ' 202 ועמ' 366; התשס"ט, עמ' 1194 ועמ' 1407; התש"ס, עמ' 1766; התשס"א, עמ' 3315.</p>

ילקוט הפרסומים 5362, כ"ד בשבט התשס"ה, 3.2.2005

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רשומות

ילקוט הפרסומים

11 באוגוסט 2009

5426

ר באב התשס"ה

עמוד

הודעה על חתומת רופאים לרשימת רופאי תורה רפואית
לפי תקנות נבי המלחמה בנאצים (תורה רפואית) 5408
הרשאה לפי פקודת הפירצות הפלילית (ערה) 5409
מינוי משנה למנהל הרחית נן יכנה 5409
הודעה ברבר העבדת תבנית מיתאר ארצית 5409
הודעה ברבר הצנת לוח זכירות במקרקעין 5410

עמוד

הסכמה לפי פקודת הראיות 5408
מינוי יושב ראש נוסף להערת ערעור לפי חוק להסוד
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מינוי יושב ראש נוסף להערה למסן והיתרים לפי חוק
שירות הציבור (הגבלות לאתר פריסה) 5408
תיקון הכרזה על חתאחרות בלמי מותרת לפי תקנות
ההגנה (שעת וידום) 5408

הסמכה

לפי פקודת הראיות (נסח חדש) תתס"א 1971

בתוקף סמכותי לפי סעיף 10(א) לפקודת הראיות נוסח חדש, תתס"א 1971, אני מסמיכה כל אחד מן העובדים במנהלה במסגרותיה בחוק ייכנס הכניה ההתנתקות, תתס"ה-2009, שטמטט מפורט להלן, להחזיר על פני תצהיר לענין הענין האמור, לצורך מילוי הפקיד.

שם ומסמכה	הפקיד	תעודת זהות
אורי ריגור	רכ:	9284582
דוד שדה	מנהל תחום	50345446
דיוס לוי	מנהל תחום	45000398
אפרת אור	רכות	52999546
בניה אפגן	רכות	99009443
חן עזא	רכ:	52249968
מאיה אסולין	רכות	54026187
גמירוד חפץ	רכ:	91049408

ר' באב תתס"ה (9 באוגוסט 2009)
תמ 220-5

צומו לבני
שדה המסמכים

ר' דני מדינת ישראל, נוסח חדש, עמ' 421.
ר' ס"ח תתס"ה, עמ' 142 (2010).

מוניח חשב ראש נוסף לועזרת ערעור

לפי חוק להסדר תפיסה מקצועית בשעת דיווח, תתס"ה-1949
בתוקף סמכותי לפי סעיף 14 לחוק להסדר תפיסה מקצועית
בשעת דיווח, תתס"ה-1949, אני ממנה את עינת רביד, ח"י
667100001, כחשבת של בית משפט שלום, ליושב ראש נוסף
בועדות הערעור לפי החוק האמור.
י"ב בחמת התקעה (19 ביולי 2009)
תמ 138-5

צומו לבני
שדה המסמכים

ר' ס"ח תתס"ה, עמ' 1.

מוניח חשב ראש לועזרת למתן היתרים

לפי חוק שירות הציבור והגבלות לאחר פרישתו,
תתס"ב 1969

בתוקף סמכותי לפי סעיפים 11 ו-12 לחוק שירות הציבור
והגבלות לאחר פרישתו, תתס"ב-1969, אני ממנה את פריס
מדיד, ח"י 43607, כחשבת בית משפט מחוזי, ליושב ראש
הועדה למתן היתרים לפי החוק האמור.
י"ב בחמת התקעה (14 ביולי 2009)
תמ 100-5

צומו לבני
שדה המסמכים

ר' בית התקעה, עמ' 144.

3808

תיקון הכרזה על התאחדות בלתי מזוהה

לפי תקנת התגנה (שעת דיווח), 1945

בתוקף סמכותי לפי תקנה 10(א) לתקנות התגנה (שעת
דיווח), 1945, לאור סטובעני כי הדבר דיוס לערך תגנה
על ביטוח הערעור, שלום הציבור וחסד הציבור, אני קובע
כי בהכרזה על התאחדות בלתי מזוהה, ברשימת "אגודות
הצדקה באירש ואח"ע השיבות לאגודת החמט, או תושבות
בו ופחוקות את התשתית של החמט".

בסופה יבא יועדת הצדקה בית פכאד (לגנת אלכאת
בית פכאד, ZAKAT COMMITTEE OF BEIT FAGAR,
כ"ג בשבט תתס"ה (2 בפברואר 2009)
(תמ 1000-5)

שאול פגור
שר הביטוח

ר' ע"ד 1945, חוס' 2, עמ' 855.
ר' י"פ תתס"ה, עמ' 1330; תתס"ה, עמ' 1397; תתס"ה, עמ'
14598; תתס"ה, עמ' 14854; תתס"ה, עמ' 1808; תתס"ה, עמ'
2831.

הוצעה על חשפת רומאים לרשימת חמאי תערה

לפי תקנת נבי המלחמה כנאצים (תערה רומאית),
תתס"ה-1954

אני פודיע כי בתוקף סמכותי לפי תקנה 2 לתקנות נבי
המלחמה כנאצים (תערה רומאית), תתס"ה-1954, מיניחי
חברים נוספים לועזרת הרומאית, כמפורט להלן:
ד"ר מאיר אלחלל, ח"י 078451812
ד"ר אוריאל גרסקי, ח"י 14961817
ד"ר אגנס וואס, ח"י 17081040

מיניחים של ד"ר בלה פסטנג, ד"ר שלמה וולטייך, ד"ר
נתן כגן - בשלים.
מען נוסף לועזרת, דוד יפו 334, ירושלים.
כ"ג בחמת התקעה (19 בנובמבר 2009)
(תמ 174-5)

בנימין נתניהו
שר האוצר

ר' ק"ח תתס"ה, עמ' 152; תתס"ה, עמ' 31.
ר' י"פ תתס"ה, עמ' 957.
ר' י"פ תתס"ה, עמ' 868.
ר' י"פ תתס"ה, עמ' 868.
ר' י"פ תתס"ה, עמ' 957.

הרשאה

לפי פקודת הפרוצדורה תפלילית (תערה)

בתוקף סמכותי לפי סעיף 2 לפקודת הפרוצדורה תפלילית
(תערה), אני מרשה את יעקב קדייזר, ח"י 220946224, עובד
יועדת המפנה, על הביטוח בשירות הביטוח, לחקור חסד
לביצוע עבירות פליליות כמפורט להלן, אם החליטה כך על
פי תנהלי הועדה המשותפת או נציג הפרקליטת העוסד
בראשה:

ר' חוקי א"י, כרך א', עמ' 14.

ילקוט הפרסומים 5426, ר' באב תתס"ה, 11.8.2009



רשומות

ילקוט הפרסומים

9 ביולי 2006

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י"ג בתמוז התשס"ו

עמוד

4110 הורעה על ביעור רשומות בבתי המשפט.
4110 הורעה על אישור שיכונים ציבוריים.
4111 הורעות ברבר דכישות קרקעות לצרכי ציבור.
4113 הורעות לפי חוק התכנון והבניה.
4127 הורעה לפי חוק הצהרות מוות.
4128 בקשות לפידוק חברות על ידי בית המשפט.
4133 הורעות לפי פקודת האגורות השיתופיות.
4134 הורעות מאת הכונס הרשמי.
4135 הורעות מאת הציבור.
4138 רין וחשבון שבועי של בנק ישראל.
תיקן סעות

עמוד

4108 מינוי רשמת לעניני ירושה.
4108 מינוי שופטי נוער.
4108 הכרזות על התאחרות בלתי מותרת.
מינוי ממלא מקום המנהל הכללי של משרד
התיירות.
4109 הורעה ברבר מינוי מנהל שרה התעופה של הרשות.
הורעה ברבר תוצאות הבחירות לראש הרשות
המקומית חורפיש.
4109 ביטול הכרזה על אזורים נגעים במחלת הניוקסל.
4109 ביטול הכרזה על אזורים נגעים במחלת שפעת
העופות.
4110 הורעה על עיבור סטטיסטיקה.
4110

הברזה על התאחרות בלתי מותרת

לפי תקנות ההגנה (שעת חירום), 1945

בתוקף סמכותי לפי תקנה 84(א) לתקנות ההגנה (שעת חירום), 1945 (להלן – התקנות), ולאחר שהשתכנעתי כי הרבר דרוש לצורך הגנה על ביטחון המדינה, שלום הציבור והסוד הציבורי, אני מכריז כזה כי חבר בני אדם או הארגון המכונה "אגודת הצדקה שכם", "NABLUS ZAKAT COMMITTEE", "לג'נה זכאה נבלוס" או בכל שם אחר שיבונה בו ארגון זה, לזכות כל פלגיו וכל סניף, מרכז, ועד, קבוצה או סיעה של ארגון זה, הוא התאחרות בלתי מותרת במשמעותה בתקנות.

המחזיק ברכוש ההתאחרות הבלתי מותרת האמורה נדרש להוריע על כך לשר הביטחון, באמצעות ארגון איקו, סגן בכיר לחשב הכללי במשרד האוצר, טל' 5317506-02 או 5317434-02.

י"ג בסיון התשס"ו (9 ביוני 2006)

(חמ 1080-3)

עמיר פרץ
שר הביטחון

¹ ע"ר 1945, חוט' 2, עמ' 855.

מינוי ממלא מקום המנהל הכללי של משרד התיירות

לפי חוק שירות המרינה (מינויים), התשי"ט-1959

בתוקף סמכותי לפי סעיף 12 לחוק שירות המרינה (מינויים), התשי"ט-1959, ולאחר התייעצות עם נציב שירות המדינה, אני מטיל על משה ריגל, המשנה למנהל הכללי של משרד התיירות, את מילוי תפקיד המנהל הכללי של משרד התיירות, מיום כ' בתמוז התשס"ו (28 ביוני 2006) עד יום ד' בתמוז התשס"ו (30 ביוני 2006) או עד שובו של אלי כהן, חמנהל הכללי, מחוץ לארץ, לפי המוקדם.

כ"ט בסיון התשס"ו (25 ביוני 2006)

(חמ 56-3)

יצחק הרצוג
שר התיירות

¹ ס"ח התשי"ט, עמ' 86.

הורעה ברבר מינוי מנהל שרה תעופה של הרשות

לפי חוק רשות שרות התעופה, התשל"ז-1977

אני מוריע כזה כי בתוקף סמכותה לפי סעיף 22(ב) לחוק רשות שרות התעופה, חתשל"ז-1977, מינתה מועצת רשות שרות התעופה, כיום י"א באייר התשס"ו (9 במאי 2006) באישור שר התחבורה, ולאחר שהוכאה לפנייה המלצת מנהל הרשות, את משה טלמור, למנהל של שרה התעופה רכ הזו.

כ"ז בסיון התשס"ו (22 ביוני 2006)

(חמ 190-3)

שאויל צמח
ממלא מקום יושב ראש
מועצת רשות שרות התעופה

נתאשר.

שאויל מופז
שר התחבורה

¹ ס"ח התשל"ז, עמ' 182.

ילקוט הפרסומים 5550, י"ג בתמוז התשס"ו, 9.7.2006

הורעה ברבר תוצאות הבחירות לראש הרשות המקומית חורפיש

לפי חוק הרשויות המקומיות (בחירות), התשכ"ה-1965

בהתאם לסעיף 71(א) לחוק הרשויות המקומיות (בחירות), התשכ"ה-1965, בהתאם לסעיף 71(א) לחוק הרשויות המקומיות (בחירות), התשכ"ה-1965, ולסעיף 71(א) לחוק הרשויות המקומיות (בחירות) ראש הרשות וסגניו וכהונתם, התשל"ה-1975, נמסרת כזה הורעה על תוצאות הבחירות לראש הרשות המקומית חורפיש:

א. לקראת הבחירות שקימו ביום א' בתמוז התשס"ו (27 ביוני 2006) –

1. אושרו הצעות המועמדים כלחלן:

– חיר ארין רבאר

– מרעי מופיר

2. המספר הכולל של הבוחרים שהצביעו

בתחום הרשות המקומית 2,991

3. המספר הכולל של הקולות הכשרים 2,942

4. המספר הכולל של קולות חפסולים 49

5. מספר הקולות הכשרים שניתנו לכל אחר

מהמועמדים:

הקולות

שם המועמד	כמספרים	באחוזים
חיר ארין רבאר	1,647	55.98
מרעי מופיר	1,295	44.02

6. שמו של המועמד שנבחר לראש הרשות:

חיר ארין רבאר

ג' בתמוז התשס"ו (29 ביוני 2006)

(חמ 2150-3)

דור נחום

מנהל בחירות

מועצת הרשות המקומית חורפיש

¹ ס"ח התשכ"ה, עמ' 248.

² ס"ח התשל"ה, עמ' 211.

ביטול הברזה על אזורים נגועים במחלת הניוקסל

לפי פקורת מחלות בעלי חיים [נוסח חדש], התשמ"ח-1985 בתוקף סמכותי לפי סעיף 18 לפקורת מחלות בעלי חיים [נוסח חדש], התשמ"ה-1985, אני מבטל את ההכרזה על האזורים המפורטים להלן באזורים נגועים במחלת הניוקסל:

(1) מושב אליפלט.

(2) כל מקום אחר הנמצא בריוס של 3 ק"מ ממושב אליפלט.

כ' בתמוז התשס"ו (28 ביוני 2006)

(חמ 126-3)

משה חייטוביץ

מנהל השירותים הווטרינריים

¹ ס"ח התשמ"ה, עמ' 84.

² י"פ התשס"ו, עמ' 3027.



רשומות

ילקוט הפרסומים

14 בספטמבר 2009

5998

כ"ה באלול התשס"ט

עמוד	עמוד
הודעה על מינוי חשב מלווה לפי תקנות שירותי הרת	הודעות על מינוי מנהלים כלליים לפי חוק שירות
5767 (ניהול מועצות).....	5762 (מינויים).....
5767 הודעה בדבר חרכב המועצה דתית לכיש.....	5762 הודעה על אישור תכניות מתאר ארציות.....
הודעה על הסמכה לפי חוק ההתייעלות הכלכלית	5762 הודעה על הרשאה לפי חוק נכסי המדינה.....
(תיקוני חקיקה ליישום התכנית הכלכלית לשנים	הודעה על יציאת נשיא המדינה את גבולות המדינה
5767 2009 ו-2010).....	5762 ועל שובו.....
5767 מינוי ממונה על הגבייה לפי פקודת המסים (גבייה).....	5762 מינוי סגן נשיא בבית משפט.....
5767 הודעה בדבר בחינות עורכי פטנטים.....	5762 מינוי שופט לכהונה בפועל.....
הודעות בדבר השעיה והוצאה של חברים מלשכת	5763 כתב מינוי לכהונת שופט-עמית.....
5768 עורכי הדין.....	הכרזות על התאחדויות בלתי מותדות לפי תקנות
5769 הודעה על החלת חוקי עזר - עיריית בת ים.....	5763 ההגנה (שעת חירום).....
5769 הודעה על בקשה לחירוש רישום מקרקעין.....	החלטה על רחיית השגה ועל הוצאת צו החרמה לפי
5770 הודעה בדבר הצגת לוח זכויות.....	5765 התקנות האמורות.....
5770 הודעות לפי חוק התכנון והבניה.....	5765 אצילת סמכויות לפי חוק-יסוד: הממשלה.....
5800 הודעות בתי הדין הרבניים.....	5765 הודעה בדבר המקומות להפקדת תקנים רשמיים.....
5802 בקשה לפירוק חברה על ידי בית המשפט.....	הודעה על מינוי חברים וממלאי מקומם לוועדת מחקר
5803 הודעות מאת הציבור.....	5766 לפי חוק לעידוד מחקר ופיתוח בתעשייה.....
	5766 הודעות בדבר הצורך לבחור רבני ערים.....

הכרזה על התאחדות בלתי מותרת

לפי תקנות ההגנה (שעת חירום), 1945

כתוקף סמכותי לפי תקנה 84(א) לחקנות ההגנה (שעת חירום), 1945' (להלן – התקנות), ולאחר שהשתכנעתי כי הרבר ררוש לצורך הגנה על ביטחון המדינה, שלום הציבור והסדר הציבורי, אני מכריז כזה כי חבר בני אדם או ההתאחדות המכונה "אגודת הצעירות המוסלמיות" או "התאחדות הנשים המוסלמיות" או "התאחדות הצעירות האסלאמיות" או "אגודת הנשים האסלאמיות" (להלן – ההתאחדות) או בכל שם אחר שתכונה בו התאחדות זו, לרכות כל פליה וכל סניף, מרכז, ועד, קבוצה או סיעה של התאחדות זו, היא התאחדות בלתי מותרת במשמעותה בתקנות.

המחזיק ברכוש ההתאחדות הבלתי מותרת האמורה נדרש להודיע על כך לשר הביטחון באמצעות רפ"ק שמעון בן שושן בטל' 02-5428658 ובפקס' 02-5428655.

הרואה את עצמו נפגע על ידי הכרזה זו, יכול להגיש את השגותיו בכתב לפני, באמצעות היועץ המשפטי למערכת הביטחון, בתוך 14 ימים מיום שבו הוכאה הכרזה זו ליריעתו.

ח' באדר התשס"ט (4 במרץ 2009)
(חמ 1080-3)

אהוד ברק
שר הביטחון

¹ ע"ד 1945, תוס' 2, עמ' 855.

הכרזה על התאחדות בלתי מותרת

לפי תקנות ההגנה (שעת חירום), 1945

כתוקף סמכותי לפי תקנה 84(א) לחקנות ההגנה (שעת חירום), 1945' (להלן – התקנות), ולאחר שהשתכנעתי כי הרבר ררוש לצורך הגנה על ביטחון המדינה, שלום הציבור והסדר הציבורי, אני מכריז כזה כי חבר בני אדם או ההתאחדות המכונה "אגודת הצעירות המוסלמיות" או "אגודת הנשים המוסלמיות" או "אגודת הצעירות האסלאמיות" או "אגודת הנשים האסלאמיות" (להלן – ההתאחדות) או בכל שם אחר שתכונה בו התאחדות זו, לרכות כל פליה וכל סניף, מרכז, ועד, קבוצה או סיעה של התאחדות זו, היא התאחדות בלתי מותרת במשמעותה בתקנות.

המחזיק ברכוש ההתאחדות הבלתי מותרת האמורה נדרש להודיע על כך לשר הביטחון באמצעות ארגון איקו, סגן בכיר לחשב הכללי במשרד הטריטורי, טל' 02-5317506 או 02-5317434.

הרואה את עצמו נפגע על ידי הכרזה זו, יכול להגיש את השגותיו בכתב לפני, באמצעות היועץ המשפטי למערכת הביטחון, בתוך 14 ימים מיום שבו הוכאה הכרזה זו ליריעתו.

ב"ב באלול חתשס"ח (22 בספטמבר 2008)
(חמ 1080-3)

אהוד ברק
שר הביטחון

¹ ע"ד 1945, תוס' 2, עמ' 855.

הכרזה על התאחדות בלתי מותרת

לפי תקנות ההגנה (שעת חירום), 1945

כתוקף סמכותי לפי תקנה 84(א) לחקנות ההגנה (שעת חירום), 1945' (להלן – התקנות), ולאחר שהשתכנעתי כי הרבר ררוש לצורך הגנה על ביטחון המדינה, שלום הציבור והסדר הציבורי, אני מכריז כזה כי חבר בני אדם או ההתאחדות המכונה "האחים המוסלמים בחברון" או "האחים" (להלן – ההתאחדות) או בכל שם אחר שתכונה בו התאחדות זו, לרכות כל פליה וכל סניף, מרכז, ועד, קבוצה או סיעה של התאחדות זו, היא התאחדות בלתי מותרת במשמעותה בתקנות.

הרואה את עצמו נפגע על ידי הכרזה זו, יכול להגיש את השגותיו בכתב לפני, באמצעות היועץ המשפטי למערכת הביטחון, בתוך 14 ימים מיום שבו הוכאה הכרזה זו ליריעתו.

ב"ב באלול חתשס"ח (22 בספטמבר 2008)
(חמ 1080-3)

אהוד ברק
שר הביטחון

¹ ע"ד 1945, תוס' 2, עמ' 855.

הכרזה על התאחדות בלתי מותרת

לפי תקנות ההגנה (שעת חירום), 1945

כתוקף סמכותי לפי תקנה 84(א) לחקנות ההגנה (שעת חירום), 1945' (להלן – התקנות), ולאחר שהשתכנעתי כי הרבר ררוש לצורך הגנה על ביטחון המדינה, שלום הציבור והסדר הציבורי, אני מכריז כזה כי חבר בני אדם או ההתאחדות המכונה "אגודת הפורום התרבותי של נשות הגא'פ" או "מועצת הפורום התרבותי" או "מועצת הנשים התרבותיות" או "מועצת הנשים האסלאמיות" או "מועצת הנשים האסלאמיות" (להלן – ההתאחדות) או בכל שם אחר שתכונה בו התאחדות זו, לרכות כל פליה וכל סניף, מרכז, ועד, קבוצה או סיעה של התאחדות זו, היא התאחדות בלתי מותרת במשמעותה בתקנות.

הרואה את עצמו נפגע על ידי הכרזה זו, יכול להגיש את השגותיו בכתב לפני, באמצעות היועץ המשפטי למערכת הביטחון, בתוך 14 ימים מיום שבו הוכאה הכרזה זו ליריעתו.

ח' באדר התשס"ט (4 במרץ 2009)
(חמ 1080-3)

אהוד ברק
שר הביטחון

¹ ע"ד 1945, תוס' 2, עמ' 855.

הכרזה על התאחדות בלתי מותרת

לפי תקנות ההגנה (שעת חירום), 1945

כתוקף סמכותי לפי תקנה 84(א) לחקנות ההגנה (שעת חירום), 1945' (להלן – התקנות), ולאחר שהשתכנעתי כי הרבר ררוש לצורך הגנה על ביטחון המדינה, שלום הציבור והסדר הציבורי, אני מכריז כזה כי חבר בני אדם או ההתאחדות המכונה "האחים המוסלמים בחברון" או "האחים" (להלן – ההתאחדות) או בכל שם אחר שתכונה בו התאחדות זו, לרכות כל פליה וכל סניף, מרכז, ועד, קבוצה או סיעה של התאחדות זו, היא התאחדות בלתי מותרת במשמעותה בתקנות.

¹ ע"ד 1945, תוס' 2, עמ' 855.

ANNEX D

NO.	NAME	ADDRESS		DATE OF ISRAELI DECLARATION	DATE OF PUBLICATION IN RASHUMOT	DATE OF DECLARATION BY IDF GOVERNOR	DATE OF CONFISCATION
1	Al Mujamaa Al Islamy – Gaza אגודת המרכז האסלאמי ("אלמג'מע אלאסלאמי") רצועת עזה	Gaza, Israel		Unlawful Association: February 25, 2002	March 7, 2002 י.פ. 5058, תשס"ב (2) 1588	June 30, 2002	None
6 ²	Al-Islah Charitable Society Association Ramallah & Al-Bireh אגודת הצדקה (הרפורמה) האסלאמית באלבירה (ג'מעית אלצלחח)	Ramoun Commercial Bldd Ramallah Al Bireh, West Bank		Unlawful Association: February 25, 2002	March 7, 2002 י.פ. 5058, תשס"ב (13) 1588 י.פ. 5058, תשס"ב	June 30, 2002	None

¹ Although I did not find an entity in Rashumot whose name corresponds exactly to the transferee [REDACTED] I attribute these dates to the transferee based on the assumption that it is [REDACTED], which appears in the [REDACTED] publication of Rashumot [REDACTED]

² Either of the entities listed [REDACTED] and [REDACTED] respectively, could correspond to either or both of [REDACTED] s 6 and 29, Al-Islah Charitable Society Association Ramallah & Al-Bireh and [REDACTED], respectively. In reviewing Rashumot I did not encounter another entity that could correspond to either of these transferees. Since the aforementioned entities' dates of publication are identical, I have attributed these dates to the [REDACTED]

NO.	NAME	ADDRESS		DATE OF ISRAELI DECLARATION	DATE OF PUBLICATION IN RASHUMOT	DATE OF DECLARATION BY IDF GOVERNOR	DATE OF CONFISCATION
18	Orphelin Care Society Bethlehem האגודה לטיפול ביתומים בבית לחם ("ג'מעית רעאית אליתים בית לחם")	B.O. Box 875 Bethlehem Al Saf St Bethlehem, Palestine	January 13, 1999	Unlawful Association: February 25, 2002	March 7, 2002 י.פ. 5058, חשס"ב (12) 1588	June 30, 2002	None

³ [REDACTED], respectively, could correspond to aliases of an entity whose declarations as an unlawful association and as a terrorist organization were published in Rashumot on [REDACTED], respectively. In reviewing Rashumot I did not encounter another entity that could correspond to either of these transferees. Therefore, I have attributed the corresponding dates to both of these transferees, based on the assumption that they are the same as the aforementioned entity in Rashumot.

⁴ The entity listed [REDACTED] in the [REDACTED] publication of Rashumot [REDACTED], could correspond to either or both of [REDACTED] 17 and 23, [REDACTED] respectively. In reviewing Rashumot I did not encounter another entity that could correspond to either of these [REDACTED]. Therefore, I have attributed these dates to both [REDACTED].

No.	NAME	ADDRESS		DATE OF ISRAELI DECLARATION	DATE OF PUBLICATION IN RASHUMOT	DATE OF DECLARATION BY IDF GOVERNOR	DATE OF CONFISCATION
27	Tulkarem Zakat Committee ועדת הצדקה טול כרם ("לג'נת אלזכאת טול כרם")	B.O. Box 444 Toulkarem West Bank, Palestine		Unlawful Association: February 25, 2002	March 7, 2002 י.פ. 5058, תשס"ב (16) 1588	June 30, 2002	May 3, 2007 December 16, 2007

⁵ See note 3.

⁶ See note 4.

No.	NAME	ADDRESS		DATE OF ISRAELI DECLARATION	DATE OF PUBLICATION IN RASHUMOT	DATE OF DECLARATION BY IDF GOVERNOR	DATE OF CONFISCATION
		Tel. 092673172 					
							
							
							
							
							
							

⁷ See note 2.


No.	NAME	ADDRESS		DATE OF ISRAELI DECLARATION	DATE OF PUBLICATION IN RASHUMOT	DATE OF DECLARATION BY IDF GOVERNOR	DATE OF CONFISCATION
		Tel. 251939					

EXHIBIT 100 to Declaration of Joel Israel

From: Garrett, Steve (Comm Bkng E&W) <steve.garrett@rbs.co.uk>
Sent: Monday, June 6, 2005 3:56 AM
To: COLE, Guy, MLPU <Guy.COLE@rbs.com>
Subject: RE: KYC HIGH: HUMAN APPEAL INTERNATIONAL Aka Hay'at al-A'maalAl-Khayriyyah

Guy,

Agree. I have given go ahead to proceed with this additional account and will wait to hear from you.

Steve Garrett
Manager, Risk
Commercial Banking UK
 7th Floor, 280 Bishopsgate, London EC2M 4RB - Depot Code 028
 020 7672 0840
ITS 8787 320840
 steve.garrett@rbs.co.uk
 Fax 020 7672 0204
abc

-----Original Message-----

From: COLE, Guy, CBFM Enterprise Risk
Sent: Friday, June 03, 2005 4:58 PM
To: Garrett, Steve (Comm Bkng E&W)
Cc: WILLIAMSON, Ed, CBFM Enterprise Risk
Subject: RE: KYC HIGH: HUMAN APPEAL INTERNATIONAL Aka Hay'at al-A'maalAl-Khayriyyah

Steve

I would like to spend some further time investigating this charity. As this is an additional account, I see no reason for delaying the account opening.

After I have completed by analysis we should be in a better position to consider whether we should continue this relationship.

I can confirm that this is not the same charity as the one Retail exited at the New Year, that charity was called Friends of Al Aqsa.

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
Tel. (020) 7085 5433
Internal 76572 365433
Fax. (020) 7085 4641
<<mailto:Guy.Cole@rbos.com>>
CBFM MLPU Website: <<http://cbfmweb.fm.rbsgrp.net/cbfmmlpu/>> (Answers to many frequently asked questions can be found on this website)

-----Original Message-----

From: Garrett, Steve (Comm Bkng E&W)
Sent: 02 June 2005 16:56
To: COLE, Guy, CBFM Enterprise Risk
Subject: FW: KYC HIGH: HUMAN APPEAL INTERNATIONAL Aka Hay'at al-A'maalAl-Khayriyyah

Guy,

Have you had a chance to look at this one yet?

Steve Garrett
Manager, Risk
Commercial Banking UK
7th Floor, 280 Bishopsgate, London EC2M 4RB - Depot Code 028
020 7672 0840
ITS 8787 320840
steve.garrett@rbs.co.uk
Fax 020 7672 0204
abc

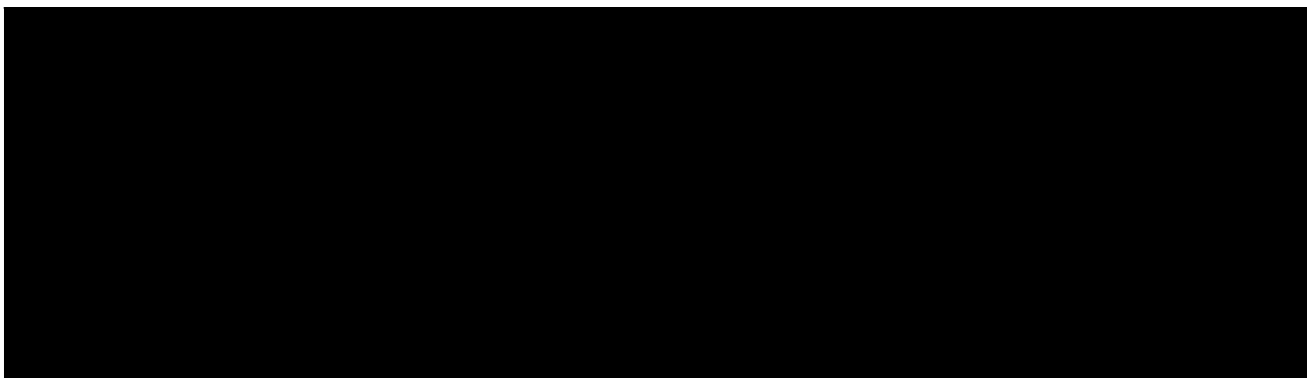
-----Original Message-----

From: WILLIAMSON, Ed, CBFM Enterprise Risk
Sent: Thursday, May 26, 2005 3:16 PM
To: COLE, Guy, CBFM Enterprise Risk; Garrett, Steve (Comm Bkng E&W)
Subject: FW: KYC HIGH: HUMAN APPEAL INTERNATIONAL

Hi Steve,

Guy is out on business until next week but I think he should take a look at this one. This is a registered charity - reg no.1005733 - its stated purpose per the charity commission web-site is THE RELIEF OF POVERTY AND SICKNESS AND THE PROTECTION OF GOOD HEALTH AND THE ADVANCEMENT OF EDUCATION OF THOSE IN NEED OR FROM IMPOVERISHED COUNTRIES OVERSEAS AND IN PARTICULAR SUDAN, MAURITANIA, ETHIOPIA, LEBANON AND AFGHANISTAN

However, we have made the following NCIS disclosures on the key principals -



It looks as if we already bank them, so I'm not sure what the origin of this request is - additional account perhaps. Also I don't understand why a registered charity comes through as high risk. Doubtless, Guy will have the answers. In the meantime, if the RM contacts you please let him know that we are looking into it.

Thanks
Ed

Ed Williamson

CBFM MLPU

Tel: (020) 70853473

Int: 363473

-----Original Message-----

From: ~ KYC UID
Sent: 26 May 2005 11:26

To: MLPU UID
Subject: FW: KYC HIGH: HUMAN APPEAL INTERNATIONAL

Hi MLPU,

Please see matches below and advise.

thanks

Sajik Thakor

KYC Team
CBFM Business and Credit Operations
The Royal Bank of Scotland Group
Level 5 Waterhouse Square
138-142 Holborn
London EC1N 2TH
02074278690

-----Original Message-----

From: Hudson, Andrew (CCB)
Sent: 25 May 2005 11:25
To: ~ KYC UID
Cc: Hudson, Andrew (CCB)
Subject: KYC HIGH: HUMAN APPEAL INTERNATIONAL

KYC - High Risk Customer: HUMAN APPEAL INTERNATIONAL


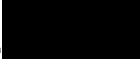

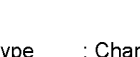
RM Details

RM Name : ANDREW FREDERICK HUDSON
RM RACF : RBS-GRP1\HUDSOAF
Division : Corporate & Commercial
Location :
Email : andrew.f.hudson@rbs.co.uk
Contact : 0161 862 4172
ITS : 7 55 4172

Customer Details

Customer Name : HUMAN APPEAL INTERNATIONAL **[Thakor, Sajik]** Human Appeal International - 746764, 1387234 aka Hay'at al-A'maalAl-Khayriyyah

Trading Address : 11 VICTORIA COURT
376 WILMSLOW ROAD
MANCHESTER
M14 6AX **[Thakor, Sajik]** Exact - 746764, 1387234

CIN : 
Brand : 
A/c Secret : 
Portfolio Cod : 

KYC Details

Legal Entity type : Charity
Additional Question :
Trading Activity : Charitable activities
Country of Origin : United Kingdom
Overall KYC Risk : Medium

List of Key Principals

Key Principal Name : AMJAD HAMZA [Thakor, Sajik] Hamza - 1175636 Amgad - 655522, 746764
Capacity : Finance Director
Country of Origin : Sudan ***** CARE: Sanctions *****
Address:
5 ST HILDAS ROAD
NORTHEENDEN
MANCHESTER

Post Code:
M22 4FP
Date of Birth : 01/09/1967 [Thakor, Sajik] Exact - 655522, 746764
Last update : 25/05/2005 11:21:58

Key Principal Name : KHALID AFEEF A K SHADEED [Thakor, Sajik] khalid Afeef - 746764
Capacity : Trustee
Country of Origin : Israel
Address:
21 ADDISON CRESCENT
MANCHESTER

Post Code:
M16 0WN [Thakor, Sajik] Exact - 746764
Date of Birth : 20/10/1959 [Thakor, Sajik] Exact - 746764
Last update : 25/05/2005 11:22:50

Last email sent:

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[<http://www.rbsmarkets.com>](http://www.rbsmarkets.com)

EXHIBIT 101 to Declaration of Joel Israel

From: RODGER, Irvine, CBFM Regulatory Risk
Sent: Monday, June 21, 2004 8:02 AM
To: COLE, Guy, CBFM Regulatory Risk <Guy.COLE@rbos.com>; GREENFIELD, Katie, CBFM Regulatory Risk <Katie.GREENFIELD@rbos.com>; JONES, Richard, CBFM Regulatory Risk <Richard.JONES@rbos.com>; SIMS, Claire, CBFM Regulatory Risk <Claire.SIMS@rbos.com>
Subject: FW: Significant Case Commentary - Money Laundering - May 2004
Attach: May Sig Case Comm-Money Laundering.doc

Some more for us to look at.

Cheers

Irvine Rodger

CBFM MLPU
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7334 1082
F (020) 7375 4641
E irvine.rodger@rbos.com>

-----Original Message-----

From: O'Hear, Tony
Sent: 17 June 2004 14:52
To: Orr, James (Group Security & Fraud); Couzens, Michael; Trantum, Neil; Loudon, Murray; Stuart, Jane; Beighton, Jay; Coldicott, David; Hoseason, Michael (GFC); Kovacs, Susan; FOSTER, Stephen James, Group Risk Mgmt; SHAW, Peter, Group Risk Mgmt; RODGER, Irvine, CBFM Regulatory Risk; GREATBATCH, Alan, CBFM Regulatory Risk; JONES, Richard, CBFM Regulatory Risk; Richardson, Lesley; Brener, Alan (Retail Comp); Aitken, Phil; Clark, Graham (Retail Compliance); Earl, David; Sutherland, Graeme; Simons, Kevin (Internal Audit); Pyrke, Nick; Everett, Steve; Wharton, Sally; Gibson, Paul (Group Audit); Richardson, Peter (Op Risk); Sludden, Tom; Hemsley, Richard (Director, Ops Support & Development)
Cc: O'Neill, Patricia; Clinkscales, Arron; Brand, Derek; Brannigan, Christine
Subject: Significant Case Commentary - Money Laundering - May 2004

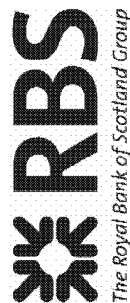
All,

<<...>>

If you any questions on the report please do not hesitate to give me a call.

Tony O'Hear
Manager, Group Financial Crime
0131 523 3401 Ext 223401

If you would like to know more about Group Financial Crime, please access the Intranet link below.
<http://www.manufacturing.rbs.co.uk/gsf/GFC/default.asp>



Group Financial Crime

Significant Case Commentary - Money Laundering

May 2004

Full Report

- ♦ Richard Hemsley – Group Security & Fraud
- ♦ Jim Orr – Group Financial Crime
- ♦ Michael Couzens – Strategic Intelligence Unit
- ♦ Neil Trantum – Group Financial Crime
- ♦ Murray Loudon – Group Financial Crime
- ♦ Jane Stuart – Group Financial Crime
- ♦ Jay Beighton – Group Financial Crime
- ♦ Dave Coldicott – Group Financial Crime
- ♦ Mike Hoseason – Group Financial Crime
- ♦ Susan Kovacs – Group Internal Audit
- ♦ David Earl – Group Internal Audit
- ♦ Graeme Sutherland – Group Internal Audit
- ♦ Kevin Simons – Group Internal Audit
- ♦ Nick Pyke – Group Internal Audit
- ♦ Steven Everett – Group Internal Audit
- ♦ Sally Wharton – Group Internal Audit
- ♦ Paul Gibson – Group Internal Audit
- ♦ Stephen J Foster – Group Enterprise Risk
- ♦ Peter Shaw – Group Enterprise Risk
- ♦ ~~Pete Richardson – Manufacturing Risk Management~~
- ♦ Irvine Rodger – CBFM Compliance
- ♦ Alan Greatbatch – CBFM Compliance
- ♦ Richard Jones – CBFM Compliance
- ♦ Tom Sludden – Retail Direct Governance
- ♦ Lesley Richardson – Retail Compliance
- ♦ Alan Brenner – Retail Compliance
- ♦ Phil Aitken – Retail Compliance
- ♦ Graham Clark – Retail Compliance

1. Money Laundering Significant Cases (As determined by GS&F)

Key Details

Synopsis

Redacted - Non-Responsive

May 2004

- 1 -

Redacted - Non-Responsive

May 2004

- 2 -

Redacted - Non-Responsive

May 2004

- 3 -

Redacted - Non-Responsive

May 2004

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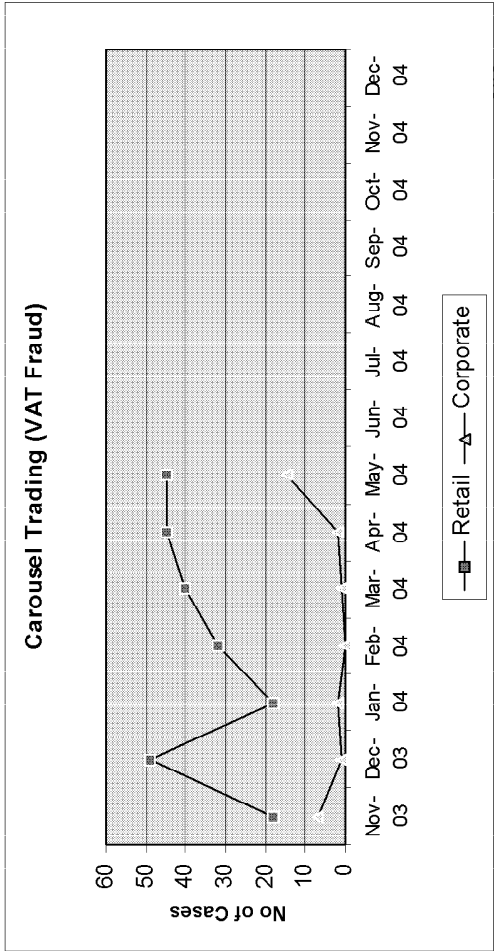
Case reference	746764	Connection maintained going back to 1990. Customers initially sent [REDACTED]
Branch sort code	01-08-94	[REDACTED] This payment was going to Jordan but we
Branch name	NW, Manchester, UMIST	believe that it was been intercepted by the Israeli government, as the beneficiary is
Customer name	Human Appeal International	thought to be "an unlawful association" with respect to terrorist activities. We also note
Estimated amount laundered	Unknown	that our customer has previously sent funds to the [REDACTED] who are
MLDU referral	No - Established Profile	listed on an Israeli intelligence website as being linked with Hamas. The account has
Reported by	NW Retail	been highlighted to Retail Compliance who will carry out a review of the account
Disclosed	Yes	conduct. In the meantime a report has been submitted to the Authorities for intelligence
		purposes.

May 2004

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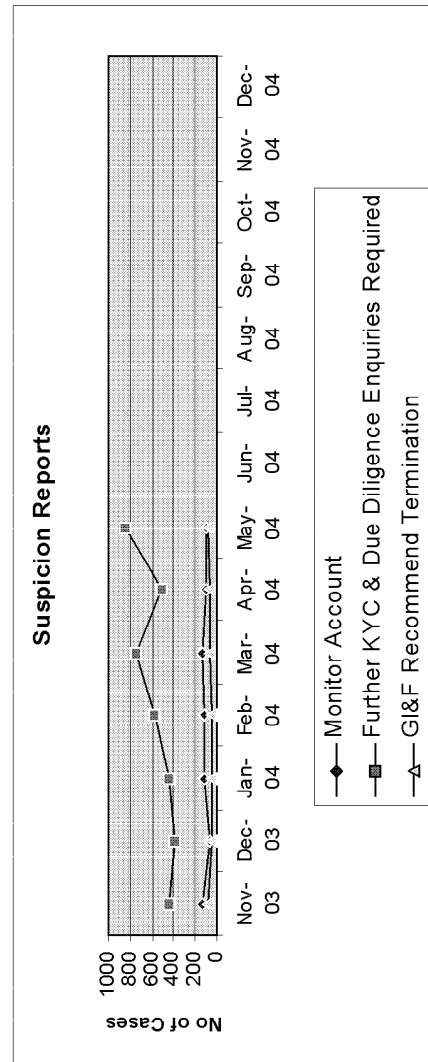
Carousel Trading (VAT Fraud) Cases

	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Totals
Retail	18	49	18	32	40	45	45	45							247
Corporate	7	1	2	0	1	2	15								28
Total	25	50	20	32	41	47	60	0	0	0	0	0	0	0	275



Recent months have evidenced an increasing trend in VAT Fraud Cases. This increase has, until this month, restricted itself to the Retail Business but an uplift in reports from Corporate is evident this month. We attribute this to a significant fraud case involving a customer purporting to operate in the mobile phone trade – focussing attention on this business sector in which carousel trading is prevalent.

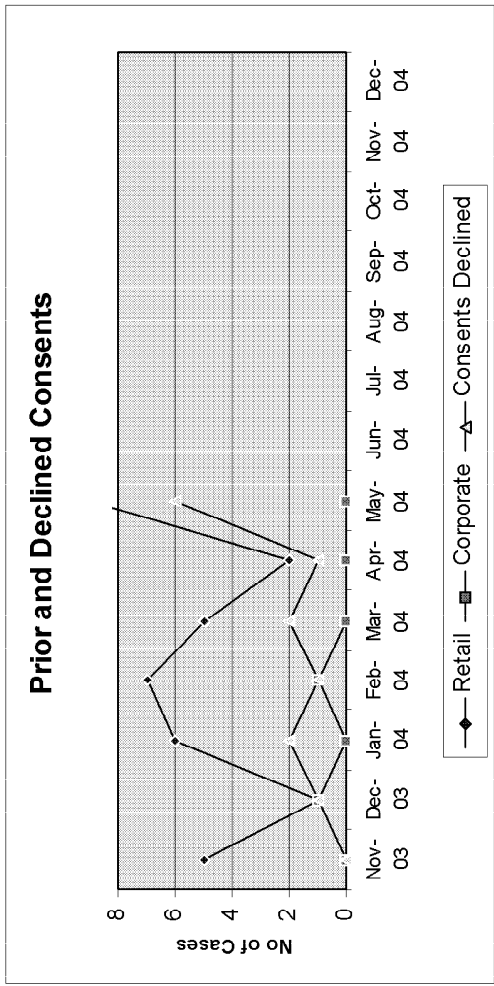
<u>Suspicion Reports</u>		Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Totals
Monitor Account		138	67	124	122	139	98	107								795
Further KYC & Due Diligence Enquiries Required		449	393	437	578	750	501	841								3949
GI&F Recommend Termination		87	56	51	56	66	76	84								476
Total		674	516	612	756	955	675	1032	0	0	0	0	0	0	0	5220



The number of Money Laundering Suspicion Reports received by GFC in May is at an all time high. This indicates a greater awareness of money laundering issues, generally, across the business. There is however evidence that 'unusual activity' is not being sufficiently challenged or researched prior to submission of a money laundering suspicion report to GFC. This issue will be discussed with the respective Compliance Functions.

Prior Consent Cases

	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Totals
Retail	5	1	6	7	5	2	9								35
Corporate	0	1	0	1	0	0	0								2
Total	5	2	6	8	5	2	9	0	0	0	0	0	0	0	37
Consents Declined	0	1	2	1	2	1	6								13



May 2004

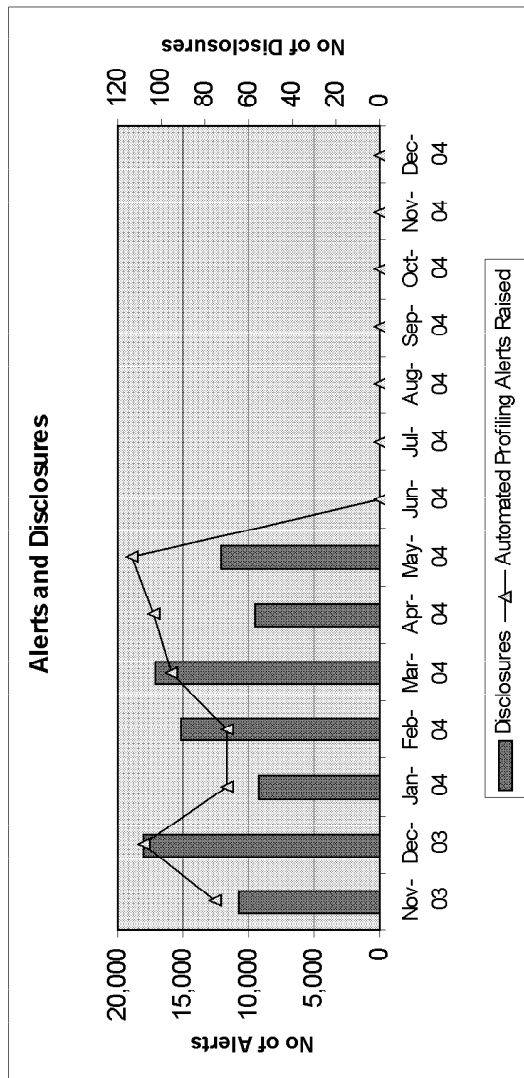
- 8 -

The monies held which are subject to 'Restraint Orders' in connection with the 'consent declined' cases currently sits at £5,679,000.

The six 'consent declined' cases this month are all linked to cases where the funds are the direct result of fraud against the bank. The decision by law enforcement to decline consent in these cases is welcomed as it increases the likelihood of recovery in due course.

Automated Profiling Alerts Raised

	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Totals
NW / RBS	11,819	17,277	10,921	11,216	14,923	16,550	17,520								100,226
TPF & Virgin	184	227	168	217	183	195	233								1,407
Offshore / RBSI	191	360	213	285	448	274	719								2,490
Courtts	422	176	410	23	425	246	259								1,961
Total	12,616	18,040	11,712	11,741	15,979	17,265	18,731	0	0	0	0	0	0	0	106,084
Disclosures	65	108	55	91	103	57	97								552



GFC has sent 756 'Referrals' this month asking for information to assist with our investigations into the automated alerts. 88% of these referrals were returned within the SLA of 10 days the remainder requiring one or more 'chasers' to be issued. GFC are in discussion with the respective business areas as to how best to address this issue.

Success/Feedback

Success

Redacted - Non-Responsive

Feedback/Intelligence

- ⇒ The Scottish Crown Office highlighted that their current experience is that Solicitors Firms (small/medium) are one of the most likely conduits for Money Laundering Activity.
- ⇒ At least 2 Scottish banks have received approaches from Russians seeking to deposit tens of millions of US\$. Whilst some of the names might be easily recognised others may be less well known.

May 2004

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Money Laundering MI - Goalkeeper Extract		Feb				Mar				Apr				May			
		Total STR's	Disclosed	%		Total STR's	Disclosed	%		Total STR's	Disclosed	%		Total STR's	Disclosed	%	
CBFM	CIB	32	27	84.4%		39	37	94.9%		31	29	93.5%		53	45	84.9%	
	Corporate/Commercial	6	3			3	3			5	5			17	14		
	PT&BS	13	11			18	17			11	9			27	23		
	Structured Finance	13	13			18	17			15	15			9	8		
		0	0			0	0			0	0			0	0		
Manufacturing		289	249	86.2%		269	245	91.1%		239	228	95.4%		220	179	81.4%	
	Account Management Ops	24	17			31	27			25	21			27	21		
	GFC	100	84			68	65			107	105			79	69		
	Payment Ops	0	0			0	0			1	0			0	0		
	Lending Ops	17	16			14	14			20	20			19	17		
	MLDU	114	110			106	104			57	54			71	61		
	Telephony Ops	34	22			50	35			29	28			24	11		
Retail		1923	1848	96.1%		2100	2040	97.1%		1784	1727	96.8%		1861	1746	93.8%	
	NatWest Private Banking	1	1			1	1			2	2			0	0		
	NatWest Retail Network	1572	1521			1750	1713			1473	1427			1534	1434		
	RBS Private Banking	1	1			2	2			0	0			0	0		
	RBS Retail Network	342	321			329	314			292	284			314	301		
Retail Direct	Retail Investment Services	7	4			18	10			17	14			13	11		
		18	18	100.0%		45	45	100.0%		33	30	90.9%		59	54	91.5%	
	Cards - Issuing	5	5			30	30			15	13			33	30		
	Cards - Streamline	9	9			11	11			7	6			18	16		
	The One Account	1	1			2	2			11	11			7	7		
Total		3	3			2	2			0	0			1	1		
		2262	2142	94.7%		2453	2367	96.5%		2087	2014	96.5%		2193	2024	92.3%	

May 2004

New Legal Orders & Customer Disclosure Authorities Referred to CSC's by
GI&F

Month	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04
Birmingham	11	25	22	17	17	
Bolton NWB	16	22	22	18	21	
Bolton RBS	9	15	7	12	16	
Bristol	10	7	25	28	28	
Chatham	24	23	35	32	40	
Edinburgh	4	1	11	6	10	
Enfield	23	24	35	31	32	
Farnborough	10	15	14	7	6	
Glasgow	13	13	16	15	20	
Leeds	20	18	23	17	18	
Leicester	9	21	37	28	40	
Liverpool	8	13	19	16	19	
London	11	6	1	0	0	
Menai	0	4	1	1	1	
Milton Keynes	17	12	16	8	3	
N W Corporate	0	0	0	0	0	
Southampton	9	8	15	15	20	
Other / Central	60	83	72	33	29	

May 2004

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Escalation Date	GK Case Ref	Escalated To	Details	Resolved Date
29-Apr-04			Redacted - Non-Responsive	28-May-04
14-May-04				28-May-04
18-May-04				20-May-04
26-May-04				28-May-04

May 2004

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Unavailable Documentation

Date	Description of Documentation	A/C No	Sort Code	A/C Opened Date/Date of 1st Contact	Area Dealing
Jun-03	A/C Opening Docs unavailable				
Jun-03	A/C Opening Docs unavailable				
Jun-03	A/C Opening Docs unavailable				
Jun-03	A/C Opening Docs unavailable				
Jul-03	A/C Opening Docs unavailable				
Jul-03	Copy of transfer doc requested				
Sep-03	Bankers Draft				
Sep-03	A/C Opening Docs unavailable				
Dec-03	A/C Opening Docs unavailable				
Jan-04	A/C Opening Docs unavailable				
Jan-04	A/C Opening Docs unavailable				
Jan-04	A/C Opening Docs unavailable				
Jan-04	A/C Opening Docs unavailable				
Jan-04	A/C Opening Docs unavailable				
Jan-04	A/C Opening Docs unavailable				
Jan-04	A/C Opening Docs unavailable				
Jan-04	A/C Opening Docs unavailable				
Jan-04	Draft dated 6/12/02 for £26,655				
Feb-04	A/C Opening Docs unavailable				
Feb-04	A/C Opening Docs unavailable				
May-04	A/C Opening Docs unavailable (loan)				
May-04	A/C Opening Docs unavailable				
May-04	A/C Opening Docs lost in transit between CSC & GFC				

Redacted - Non-Responsive

May 2004

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EXHIBIT 102 to Declaration of Joel Israel

DAVIES, Rob, Group Risk Mgmt

From: DAVIES, Rob, Group Risk Mgmt
Sent: 20 May 2004 17:08
To: FOSTER, Stephen James, Group Risk Mgmt; NORRIE, Ben, Group Risk Mgmt
Subject: FW: INTERPAL

Another issue for us to consider with INTERPAL could be payment filtering. It may look a little inconsistent going forward if we have to block USD payments going to INTERPAL (i.e. INTERPAL is OFAC listed) but are happy to maintain a relationship with them as a customer.

-----Original Message-----

From: FOSTER, Stephen James, Group Risk Mgmt
Sent: 20 May 2004 16:34
To: COLE, Guy, CBFM Regulatory Risk; NORRIE, Ben, Group Risk Mgmt
Cc: RODGER, Irvine, CBFM Regulatory Risk; DAVIES, Rob, Group Risk Mgmt; JONES, Richard, CBFM Regulatory Risk
Subject: RE: INTERPAL

This is a very thorough appraisal of the position and I support the proposal, with one question - is semi-annual sufficient for the £ and Euro accounts?

Please send your views on Worldcheck. They have asked me to meet a potential customer and I intend to tell them how it has been and is, warts and all.

-----Original Message-----

From: COLE, Guy, CBFM Regulatory Risk
Sent: 20 May 2004 15:34
To: FOSTER, Stephen James, Group Risk Mgmt; NORRIE, Ben, Group Risk Mgmt
Cc: RODGER, Irvine, CBFM Regulatory Risk; DAVIES, Rob, Group Risk Mgmt; JONES, Richard, CBFM Regulatory Risk
Subject: RE: INTERPAL

Stephen/Ben

We have ascertained that the payment mentioned below has not gone to the Islamic Charitable Society for al-Aqsa or Al-Aqsa Islamic Charitable Society. Although similarly named, the recipient of this payment is a separate charity <<http://www.icshebron.org/branches_e.htm>>, which appears to be operating without any form of sanction placed on it.

From my trawls for information on the internet I have not found any information that substantiates beyond opinion that Interpal has made payments to terrorist groups. It appears the perspective taken by Israel towards Interpal and other charities operating/funding schools/orphanages/hostels in Palestine and Gaza, is that these charities perpetuate terrorism as terrorists know that if they die their dependents will be looked after by the charities. This charity is the predominant UK charity providing relief in this region, it hosted and funded a visit by British MPs to the region in 1998. Looking at the accounts there are also a large number of small (e.g. £2) direct debits being paid into the charity's account from UK donors, and so a change of their banking arrangements will probably result in some form of media commentary.

I attach a summary of my review of Interpal foreign payments in the last six months. All of the recipients of these payments were checked in Worldcheck, KYC Check and reviewed against available Google information
<< File: Doc1.doc >>

In consideration of the information in the document attached above. The background information for the Al-Islah charity, is a an unofficial opinion from an Israeli website and no other reports or recognition of this charity having links to terrorism are recorded on any other websites. The Worldcheck information on [REDACTED] is factually incorrect, they state that the US Federal government and UN have acknowledged that the charity aids and abets terrorism. According to the KYC Check no sanctions have existed against this entity. The source of Worldcheck's information is a student's journal at the University of California. My recent experience of Worldcheck has been disappointing, I will probably write a separate email concerning my Worldcheck findings, but in this instance if your search for the [REDACTED] against the WorldCheck 'part match' feature, no matches are found, if you then search for an 'exact match' one result is found.

I am content to leave the Sterling and Euro accounts operating with a semi annual review taking place for foreign payments made from the accounts. Consideration will need to be given regarding the operation of the US Dollar account, as funds from this account will get frozen if they are transferred via a US domiciled/owned counterparty. We should also be alert to any new Charity names being added to the Bank of England's terrorism list. I believe Interpal is aware of the sensitivity of their position, and will be keen to ensure it does not breach Bank of England sanctions.

I'll assume you are happy with approach, unless I hear otherwise.

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7375 5433
F (020) 7375 4641
<<mailto:Guy.Cole@rbos.com>>

-----Original Message-----

From: FOSTER, Stephen James, Group Risk Mgmt
Sent: 17 May 2004 11:24
To: COLE, Guy, CBFM Regulatory Risk; NORRIE, Ben, Group Risk Mgmt
Cc: RODGER, Irvine, CBFM Regulatory Risk; DAVIES, Rob, Group Risk Mgmt
Subject: RE: INTERPAL

Guy, Ben is away all week, so I am replying on this.
You are correct that filtering is a group wide issue and that is why we have been working with key stakeholders like Payment Operations to develop the policy and capability. This continues and we know that it is a very important element of our counter-terrorism efforts.

On the specific case of Interpal, I can understand the difficulties of filtering payments in the absence of an automated system. However, we do need to monitor account activity and I hope that the RM and MLPU can find a practical way to review the account movements periodically for odd items. You are right to highlight the reputational issues but if management decides they don't want the relationship, there are ways to exit that might not cause a problem.

Please keep us in the loop with your investigations on the payments.

-----Original Message-----

From: COLE, Guy, CBFM Regulatory Risk
Sent: 17 May 2004 11:05
To: NORRIE, Ben, Group Risk Mgmt
Cc: FOSTER, Stephen James, Group Risk Mgmt; RODGER, Irvine, CBFM Regulatory Risk
Subject: RE: INTERPAL

Ben

I understand the best people to speak to are either Shirley Ritson on 020 7672 6940 or Sarah Wallis on 020 7672 5826.

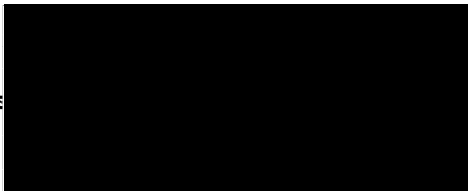
Redacted - Privileged

Redacted - Privileged

I realise due to the US terrorist designation of Interpal, that we should be wary of the payments from their accounts with us, but in reality I believe there is very little we can effectively do to prevent payments being made without a payment filtering system, as the customer can initiate payments themselves without needing to contact the RM.

I have not been directly involved with the Interpal issue until your recent correspondence and so have not considered previously the risks myself. I think any decision to keep/close the account must be carefully made, as closing the account without an identifiable reason will most probably result in adverse media attention, also if a terrorism related payment is identified as being made, we again would suffer untoward regulatory/ media attention. I spent Friday looking through the last six months of debits on Interpal accounts, I have seen a couple of payments that warranted further investigation, particularly the below:

Transaction Date:
Transaction Amount:
Transaction Type:
Transaction References



Further system investigation has shown the recipient accounts details are the below
EBANKGO04373632

Bene acct name: [REDACTED]

Bene acct nmbr: [REDACTED]

Bene bank: [REDACTED]

I need to conduct further investigations to establish whether this account could be the Islamic Charitable Society for al-Aqsa or Al-Aqsa Islamic Charitable Society. as this entity has been designated a terrorist group by the Bank of England.

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7375 5433
F (020) 7375 4641
<<<mailto:Guy.Cole@rbos.com>>>

-----Original Message-----

From: NORRIE, Ben, Group Risk Mgmt
Sent: 14 May 2004 10:03
To: COLE, Guy, CBFM Regulatory Risk
Cc: FOSTER, Stephen James, Group Risk Mgmt
Subject: RE: INTERPAL

Do you have any contact in the Core Data Manager team that I could try? Is there any kind of agreement between CBFM and Manufacturing that would serve as a mandate to have this work performed on an on-going basis?

Im and not sure whether you were aware but until a few weeks ago the NatWest logo was used prominently on the Interpal website in soliciting donations. Did you or the RM have Interpal remove this? Are the CBFM MLPU happy with the potential risks in continuing this relationship?

Ben

-----Original Message-----

From: COLE, Guy, CBFM Regulatory Risk
Sent: 06 May 2004 16:51
To: NORRIE, Ben, Group Risk Mgmt
Subject: RE: INTERPAL

Ben

The Relationship Manager is aware of the potential terrorism connections with this account and liased with Derek Brand during the account freeze. Although diligent in their interaction with the customer, the RM has no ability to filter or effciently monitor payments, I understand that this could be done in the Core Data Manager team in Manufacturing who control payment blocking and restrictions.

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7375 5433
F (020) 7375 4641
<<<mailto:Guy.Cole@rbos.com>>>

-----Original Message-----

From: NORRIE, Ben, Group Risk Mgmt
Sent: 06 May 2004 15:55
To: COLE, Guy, CBFM Regulatory Risk
Subject: FW: INTERPAL

Guy,

Haven't heard back from you on the below?

Ben.

-----Original Message-----

From: NORRIE, Ben, Group Risk Mgmt
Sent: 21 April 2004 17:05
To: COLE, Guy, CBFM Regulatory Risk; Derham, Bill (Cards Risk); Sludden, Tom
Cc: DAVIES, Rob, Group Risk Mgmt
Subject: INTERPAL

Gentlemen,

You may remember [REDACTED] we have previously reported to the Bank of England against INTERPAL and its various aka's (including Education Aid for Palestine, Palestinians Relief & Development Fund, etc). There was an investigation by the Charities Commission and Special Branch in to potential links with Hamas, no action was taken against the charity. At this time we attempted to confirm with the Bank of England that [REDACTED]
[REDACTED] The Bank of England advised that [REDACTED]
[REDACTED]

[REDACTED] We therefore undertook to monitor the transactions going forward. Can I ask you to investigate whether any enhanced due diligence has been put in place over these accounts (not sure the above was communicated, therefore suspect not) and if not take steps to ensure that measures are put in place. I have some details of the accounts and cards should you require. Please contact me if any of the above is not clear.

Kind Regards,

Ben Norrie

Group Risk Management
Royal Bank of Scotland Group
5th Floor, 280 Bishopsgate
London EC2M 4RB
Tel: 00 44 (0) 20 7334 1460
Fax: 00 44 (0) 20 7375 4813
Email: ben.norrie@rbos.com

EXHIBIT 103 to Declaration of Joel Israel

TRANSMISSION VERIFICATION REPORT

TIME : 15/05/2003 11:13
NAME : NWB GREATER LDN EAST
FAX : 01708-733816
TEL :

DATE, TIME
FAX NO./NAME
DURATION
PAGE(S)
RESULT
MODE

15/05 11:12
CITY IBC
00:00:40
05
OK
STANDARD
ECM

FAX



NatWest

Commercial Banking

Greater London East Commercial Banking Centre
P.O.Box 2401
1st Floor, 10 South Street
Romford
Essex, RM1 1BD

To: David Humphries

Company: IBC

Fax No:

Phone No:

From: Terry Woodley
Assistant Manager

Date: 15 May 03

No of Pages
(including header):

5

Subject

INTERPAL

Tel: 01708 774529

Fax: 01708 733816

E-mail: terry.woodley@rbs.co.uk

*****URGENT*****

Please call us if this fax transmission is incomplete or illegible.

This message is confidential and for use by the addressee only. The contents are not to be disclosed to anyone other than the addressee. Please advise the sender immediately by telephone of any error in transmission.

Please find attached a complaint letter from my customer.

I should be grateful if you would give the matter your urgent attention as the customer is in our Top 5 fee earners for the bank.

Please let me know your findings.

If you have any queries please let me know.

Kind regards

Terry Woodley
Assistant Manager

FAX



Commercial Banking

Greater London East Commercial Banking Centre
P.O.Box 2401
1st Floor, 10 South Street
Romford
Essex, RM1 1BD

To: David Humphries

Company: IBC

Fax No:

Phone No:

Tel: 01708 774529

Fax: 01708 733816

E-mail: terry.woodley@rbs.co.uk

From: Terry Woodley
Assistant Manager

Date: 15 May 03

No of Pages
(including header): 5

Subject: INTERPAL

*****URGENT*****

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This message is confidential and for use by the addressee only. The contents are not to be disclosed to anyone other than the addressee. Please advise the sender immediately by telephone of any error in transmission.

Please find attached a complaint letter from my customer.

I should be grateful if you would give the matter your urgent attention as the customer is in our Top 5 fee earners for the bank.

Please let me know your findings.

If you have any queries please let me know.

Kind regards

A handwritten signature in black ink, appearing to read 'Terry Woodley', written over a horizontal line.

Terry Woodley
Assistant Manager

National Westminster Bank Plc ("the Bank") is a member of the NatWest and Gartmore Marketing Group. The only packaged products (life policies, unit trusts and other collective investment schemes and stakeholder and other pensions) the Bank advises on and sells are those of the Marketing Group, whose members are regulated by the Financial Services Authority. NatWest Stockbrokers Limited is also a Member of the London Stock Exchange.

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Agency agreements exist between members of The Royal Bank of Scotland Group.



المندوب الفلسطيني للاغاثة والتنمية
Interpal
Helping Palestinians in Need

PO Box 3333, London, NW6 1RW
Tel: 020 8450 8002 • Fax: 020 8450 8004
E-mail: info@interpal.org
Website: www.interpal.org
Registered Charity No. 1040094

BELINDA LANE
NATWEST BANK PLC, CORPORATE & COMMERCIAL BANKING
GREATER LONDON EAST, COMMERCIAL BANKING CENTRE
P O BOX 2401, 1ST FLOOR
10 SOUTH STREET
ROMFORD, ESSEX
RM1 1BD
FAX NO: 01708-733 816

Our Ref: (8996)
Date: 13 May 2003

FIRST VIEW BY FAX

Dear Belinda,

Query

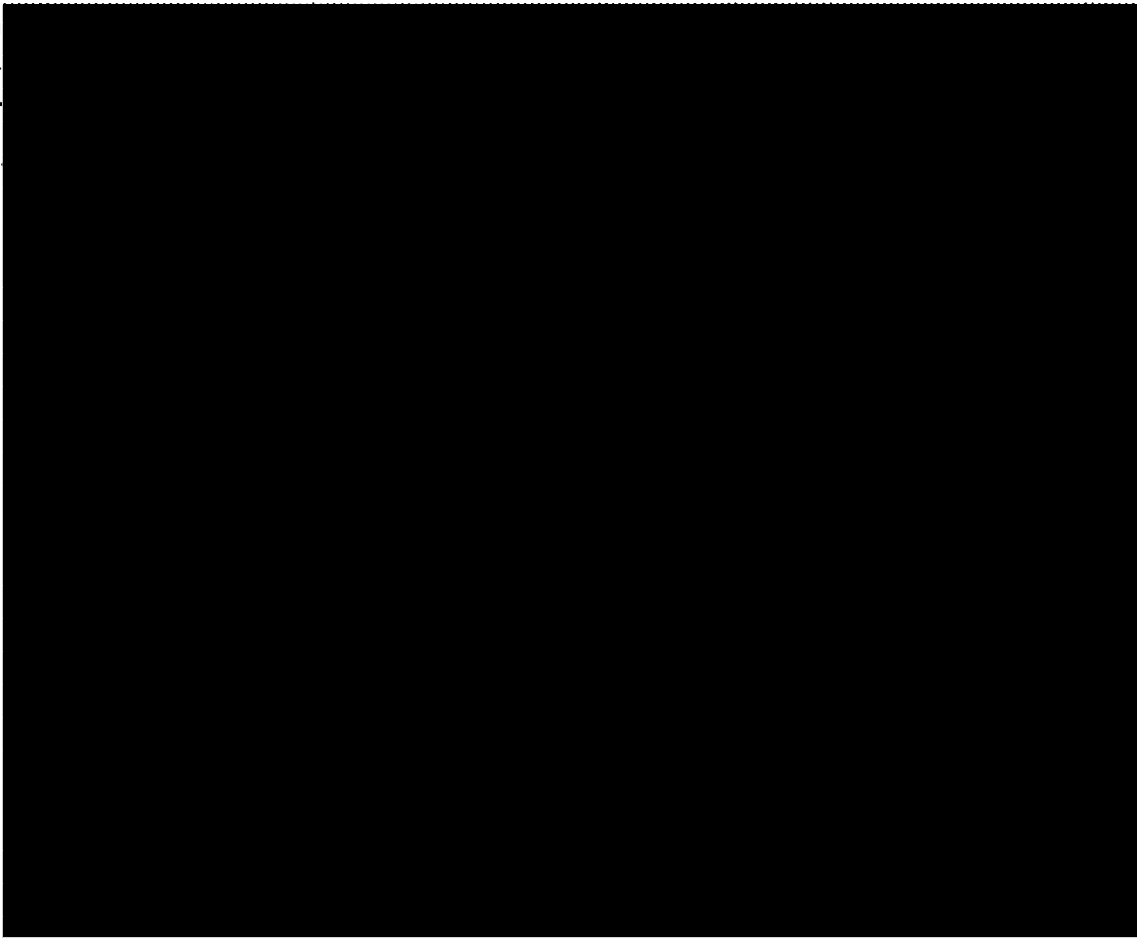
I hope you and Terry are well. I write on 2 matters which are of concern as follows:

- 1) We have been receiving funds from our partners in Lebanon into our Itilaf Al-Khayr Account (No: 140-00-8537933) on a weekly basis for a few months now at least. However, the last transaction was returned by NatWest to the sender citing the reason that no such account exists (please see copy S.W.F.I.T. message attached). I should be grateful if you could look into why the funds were returned. We shall continue to receive funds into this account, and it would be helpful if such an error does not occur again.
- 2) We made a transfer of [REDACTED] (see copy of transfer document attached). However, they never received the funds. Instead, another organisation we transferred funds to received twice the amount we sent. I spoke to David Humphries at the IBC in February, and he said the matter would be investigated. I was given the reference 078017FEB03. It is nearly mid-May now, and we are no nearer to discovering the outcome of the investigation. I should be grateful if you could follow it up and let me know what has happened.

Thank you for your kind attention and full co-operation.

Yours sincerely;

J. Qundil
Secretary to the Trustees



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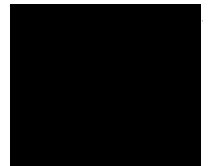
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Conf.



This notification is not confirmation of receipt of the funds by the beneficiary - the Bank does not accept any liability whatsoever for any loss or damage arising in any way from any use of or reliance placed on the information.

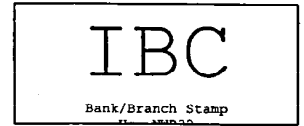
Sheet 11 of 31

NatWest Bank PLC

National Westminster Bank plc. Registered in England No 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR

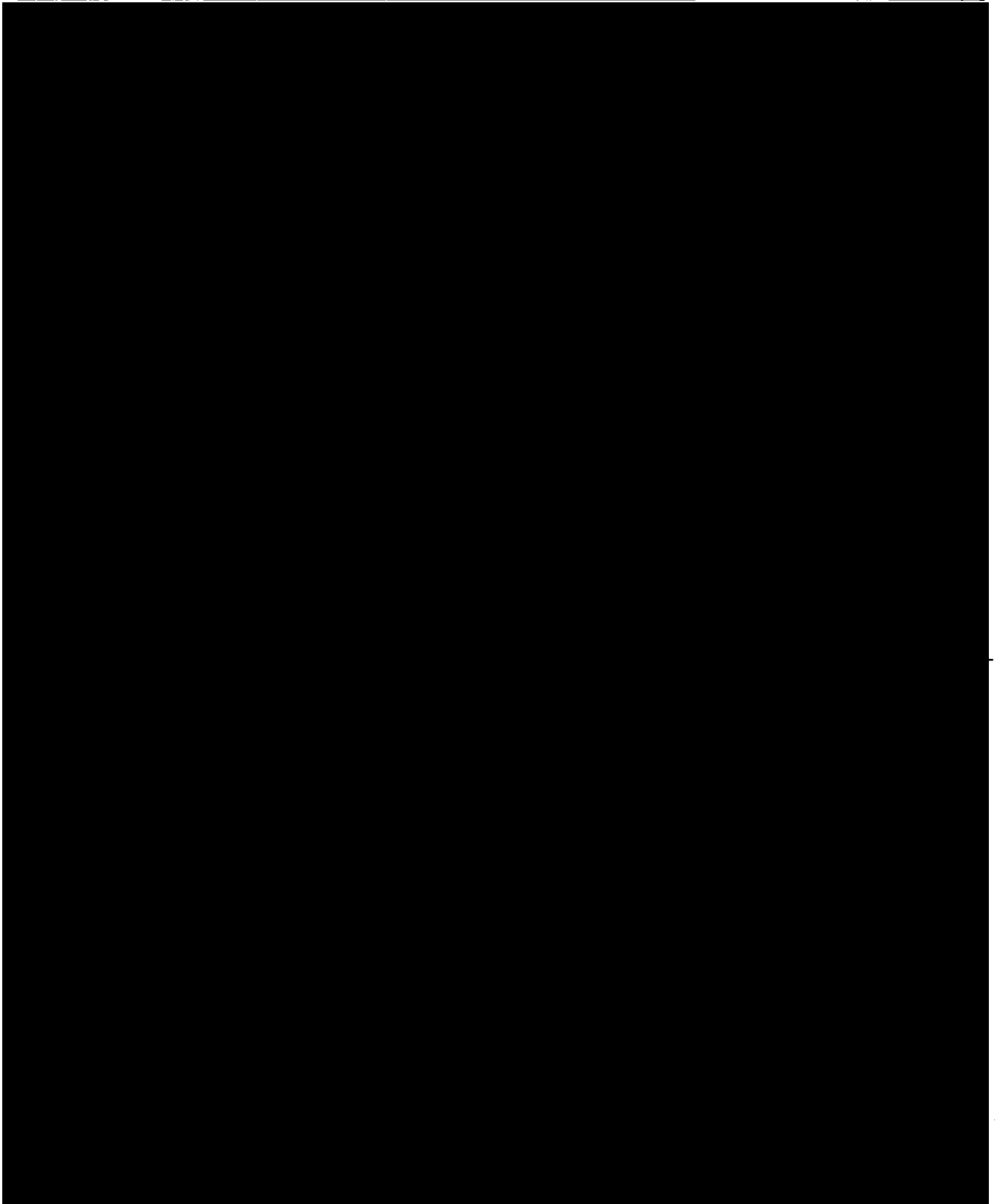
Regulated by the Financial Services Authority.

Agency agreements exist between members of The Royal Bank of Scotland Group.



Sending a Payment Abroad

Please use your mouse, cursor or tab key to navigate. To obtain help click on the required section and press key 'F1', or refer to the form completion guide.



Fax



To: Terry Woodley, Assistant Manager
Company: Greater London East Commercial Banking Centre
Fax No: 01708 733816
Tel No: 01708 774529
From: Mike Preston
Customer Service Manager
Complaint file C148.03
Date: 1st January 2003

Payment & Trade Operations

Payments Centre

PO Box No. 359

Lowry House

17 Marble Street

Manchester

M60 2QP

Telephone: +44 161 829 1390

Facsimile: +44 161 829 1719

Pages: 1
(incl header)

Re: **Interpal – 140-00-08537933**

Payment for \$4,946.00 dated 17th April 2003 – Our ref IBCSE2I01550815

Please call us if this fax transmission is incomplete or illegible.

This message is confidential and for use by the addressee only. The contents are not to be disclosed to anyone other than the addressee.

Please advise the sender immediately by telephone of any error in transmission.

Dear Terry

I am sorry that your customer, Interpal, was dissatisfied with the level of service they received from us in respect of the above-mentioned returned payment. Thank you for letting me know their concerns and giving me this opportunity to address them.

I am currently researching the complaint in order that I can respond fully. I will contact you again within two weeks to provide an update/response.

For your information, our complaint file reference is C148.03.

Please be assured that I am committed to resolving the complaint and will ensure it is dealt with as quickly and effectively as possible.

Yours sincerely

Mike Preston
Customer Service Manager

NatWest is a member of
The Royal Bank of
Scotland Group

Member of the NatWest and Garmore
Marketing Group, advising on the life
assurance, pensions and unit trust
products only of that Marketing Group

National Westminster Bank plc. Registered in England No 929027
Registered Office: 135 Bishopsgate, London EC2 2BP

Regulated by the Financial Services Authority

Agency agreements exist between members of The Royal Bank of
Scotland Group

*** TOTAL PAGE. 01 ***

EXHIBIT 104 to Declaration of Joel Israel

From: PIGGORA on behalf of Piggott, Rachael
Sent: Wednesday, February 26, 2003 10:44:01 AM
To: Lane, Belinda
CC: Woodley, Terry (CCB)
Subject: RE: Interpal

Thanks Belinda.

And yes please to the RMP for background info and any transmission figures you may have too, then I might be able to do some costs analysis.

Rachael

-----Original Message-----

From: Lane, Belinda
Sent: 26 February 2003 15:22
To: Piggott, Rachael
Subject: RE: Interpal

Thanks Rachael - if Terry didn't tell you these custs are my top income earners - £9kpm! Let Terry know if you require a copy of his recent RMP which has all background info - Mr Qundil is really nice but I have been pressing him to take forward Bankline for about 2 years and he is always telling me he needs to refer to the board. I think we need to press him now!

-----Original Message-----

From: Piggott, Rachael
Sent: 26 February 2003 15:15
To: Lane, Belinda; Woodley, Terry (CCB)
Subject: Interpal

Dear Belinda & Terry,

The meeting with Interpal has been moved to 19/3/03 from today - I have got a stinking cold & didn't really to pass it onto Mr Qundil!

Just thought I would let you know.

Rachael

Rachael Piggott
Business Development Manager
Cash Management Solutions

Mobile: 07900 137318
E-mail - rachael.piggott@rbs.co.uk

jkl abc

EXHIBIT 105 to Declaration of Joel Israel



Your ref

The Manager
NatWest Bank PLC
Cricklewood Branch

24 September 2003

Commercial Banking
London East & West Essex (Romford Office)
PO Box 2401
1st Floor
10 South Street
Romford
Essex
RM1 1BD

E-mail: Belinda.Lane@rbs.co.uk
Telephone: 01708 774529
Facsimile: 01708 733816

Dear Noreen

Palestinian Relief & Development Fund – Interpal – Account No.95142940-600822

I have attached an E-mail received from the above customer which I feel is self-explanatory.

Firstly, I feel that you need to discuss the contents of the letter with your staff as there is no excuse for rudeness or unhelpfulness. I don't know whether any alternatives, such as deferred checking, have been discussed with my customers, but would I be more than happy to agree to this if you feel that it may be a solution for the customer.

In view of the fact that this is my largest income earning customer by virtue of the credit balances which they maintain with the Bank, I should be grateful if you would arrange to forward to them an urgent apology and also offer to discuss with them, either in person or by phone, some solutions for you both.

I look forward to receiving your comments and also a copy of your apology letter.

Yours sincerely

A handwritten signature in dark ink, appearing to be 'B. Lane'.

Belinda Lane
Commercial Manager

National Westminster Bank Plc. Registered in England No 929027 Registered Office: 135 Bishopsgate, London EC2M 3UR

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0000

EXHIBIT 106 to Declaration of Joel Israel

Unknown

From: COLE, Guy, CBFM Regulatory Risk
Sent: Thursday, May 20, 2004 10:34 AM
To: FOSTER, Stephen James, Group Risk Mgmt; NORRIE, Ben, Group Risk Mgmt
Cc: RODGER, Irvine, CBFM Regulatory Risk; DAVIES, Rob, Group Risk Mgmt; JONES, Richard, CBFM Regulatory Risk
Subject: RE: INTERPAL
Attachments: Doc1.doc

Stephen/Ben

We have ascertained that the payment mentioned below has not gone to the Islamic Charitable Society for al-Aqsa or Al-Aqsa Islamic Charitable Society. Although similarly named, the recipient of this payment is a separate charity <http://www.icshebron.org/branches_e.htm>, which appears to be operating without any form of sanction placed on it.

From my trawls for information on the internet I have not found any information that substantiates beyond opinion that Interpal has made payments to terrorist groups. It appears the perspective taken by Israel towards Interpal and other charities operating/funding schools/orphanages/hostels in Palestine and Gaza, is that these charities perpetuate terrorism as terrorists know that if they die their dependents will be looked after by the charities. This charity is the predominant UK charity providing relief in this region, it hosted and funded a visit by British MPs to the region in 1998. Looking at the accounts there are also a large number of small (e.g. £2) direct debits being paid into the charity's account from UK donors, and so a change of their banking arrangements will probably result in some form of media commentary.

I attach a summary of my review of Interpal foreign payments in the last six months. All of the recipients of these payments were checked in Worldcheck, KYC Check and reviewed against available Google information



Doc1.doc (113 KB)

In consideration of the information in the document attached above. The background information for the Al-Islah charity, is an unofficial opinion from an Israeli website and no other reports or recognition of this charity having links to terrorism are recorded on any other websites. The Worldcheck information on [REDACTED] is factually incorrect, they state that the US Federal government and UN have acknowledged that the charity aids and abets terrorism. According to the KYC Check no sanctions have existed against this entity. The source of Worldcheck's information is a student's journal at the University of California. My recent experience of Worldcheck has been disappointing, I will probably write a separate email concerning my Worldcheck findings, but in this instance if your search for the [REDACTED] against the WorldCheck 'part match' feature, no matches are found, if you then search for an 'exact match' one result is found.

I am content to leave the Sterling and Euro accounts operating with a semi annual review taking place for foreign payments made from the accounts. Consideration will need to be given regarding the operation of the US Dollar account, as funds from this account will get frozen if they are transferred via a US domiciled/owned counterparty. We should also be alert to any new Charity names being added to the Bank of England's terrorism list. I believe Interpal is aware of the sensitivity of their position, and will be keen to ensure it does not breach Bank of England sanctions.

I'll assume you are happy with approach, unless I hear otherwise.

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7375 5433
F (020) 7375 4641
<<mailto:Guy.Cole@rbos.com>>

-----Original Message-----

From: FOSTER, Stephen James, Group Risk Mgmt
Sent: 17 May 2004 11:24
To: COLE, Guy, CBFM Regulatory Risk; NORRIE, Ben, Group Risk Mgmt
Cc: RODGER, Irvine, CBFM Regulatory Risk; DAVIES, Rob, Group Risk Mgmt
Subject: RE: INTERPAL

Guy, Ben is away all week, so I am replying on this.

You are correct that filtering is a group wide issue and that is why we have been working with key stakeholders like Payment Operations to develop the policy and capability. This continues and we know that it is a very important element of our counter-terrorism efforts.

On the specific case of Interpal, I can understand the difficulties of filtering payments in the absence of an automated system. However, we do need to monitor account activity and I hope that the RM and MLPU can find a practical way to review the account movements periodically for odd items. You are right to highlight the reputational issues but if management decides they don't want the relationship, there are ways to exit that might not cause a problem.

Please keep us in the loop with your investigations on the payments.

-----Original Message-----

From: COLE, Guy, CBFM Regulatory Risk
Sent: 17 May 2004 11:05
To: NORRIE, Ben, Group Risk Mgmt
Cc: FOSTER, Stephen James, Group Risk Mgmt; RODGER, Irvine, CBFM Regulatory Risk
Subject: RE: INTERPAL

Ben

I understand the best people to speak to are either Shirley Ritson on 020 7672 6940 or Sarah Wallis on 020 7672 5826.

Redacted - Privileged

Redacted - Privileged

I realise due to the US terrorist designation of Interpal, that we should be wary of the payments from their accounts with us, but in reality I believe there is very little we can effectively do to prevent payments being made without a payment filtering system, as the customer can initiate payments themselves without needing to contact the RM.

I have not been directly involved with the Interpal issue until your recent correspondence and so have not considered previously the risks myself. I think any decision to keep/close the account must be carefully made, as closing the account without an identifiable reason will most probably result in adverse media attention, also if a terrorism related payment is identified as being made, we again would suffer untoward regulatory/ media attention. I spent Friday looking through the last six months of debits on Interpal accounts, I have seen a couple of payments that warranted further investigation, particularly the below:

Transaction Date: [REDACTED]
Transaction Amount: [REDACTED]
Transaction Type: [REDACTED]
Transaction References: +BTR/04/20-263
[REDACTED]

Further system investigation has shown the recipient accounts details are the below:

EBANKGO04373632

Bene acct name: [REDACTED]

Bene acct nmbr: [REDACTED]

Bene bank: [REDACTED]

I need to conduct further investigations to establish whether this account could be the Islamic Charitable Society for al-Aqsa or Al-Aqsa Islamic Charitable Society. as this entity has been designated a terrorist group by the Bank of England.

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7375 5433
F (020) 7375 4641
<<<mailto:Guy.Cole@rbos.com>>>

-----Original Message-----

From: NORRIE, Ben, Group Risk Mgmt
Sent: 14 May 2004 10:03
To: COLE, Guy, CBFM Regulatory Risk
Cc: FOSTER, Stephen James, Group Risk Mgmt
Subject: RE: INTERPAL

Do you have any contact in the Core Data Manager team that I could try? Is there any kind of agreement between CBFM and Manufacturing that would serve as a mandate to have this work performed on an on-going basis?

Im and not sure whether you were aware but until a few weeks ago the NatWest logo was used prominently on the Interpal website in soliciting donations. Did you or the RM have Interpal remove this? Are the CBFM MLPU happy with the potential risks in continuing this relationship?

Ben

-----Original Message-----

From: COLE, Guy, CBFM Regulatory Risk
Sent: 06 May 2004 16:51
To: NORRIE, Ben, Group Risk Mgmt
Subject: RE: INTERPAL

Ben

The Relationship Manager is aware of the potential terrorism connections with this account and liased with Derek Brand during the account freeze. Although diligent in their interaction with the customer, the RM has no ability to filter or efficently monitor payments, I understand that this could be done in the Core Data Manager team in Manufacturing who control payment blocking and restrictions.

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7375 5433
F (020) 7375 4641
<<<mailto:Guy.Cole@rbos.com>>>

-----Original Message-----

From: NORRIE, Ben, Group Risk Mgmt
Sent: 06 May 2004 15:55
To: COLE, Guy, CBFM Regulatory Risk
Subject: FW: INTERPAL

Guy,

Haven't heard back from you on the below?

Ben.

-----Original Message-----

From: NORRIE, Ben, Group Risk Mgmt
Sent: 21 April 2004 17:05
To: COLE, Guy, CBFM Regulatory Risk; Derham, Bill (Cards Risk); Sludden, Tom
Cc: DAVIES, Rob, Group Risk Mgmt
Subject: INTERPAL

Gentlemen,

You may remember [REDACTED] we have previously reported to the Bank of England against INTERPAL and its various aka's (including Education Aid for Palestine, Palestinians Relief & Development Fund, etc). There was an investigation by the Charities Commission and Special Branch in to potential links with Hamas, no action was taken against the charity. At this time we attempted to confirm with the Bank of England that [REDACTED]

[REDACTED] The Bank of England advised that [REDACTED]

[REDACTED]. We therefore undertook to monitor the transactions going forward. Can I ask you to investigate whether any enhanced due diligence has been put in place over these accounts (not sure the above was communicated, therefore suspect not) and if not take steps to ensure that measures are put in place. I have some details of the accounts and cards should you require. Please contact me if any of the above is not clear.

Kind Regards,
Ben Norrie

Group Risk Management
Royal Bank of Scotland Group
5th Floor, 280 Bishopsgate
London EC2M 4RB
Tel: 00 44 (0) 20 7334 1460
Fax: 00 44 (0) 20 7375 4813
Email: ben.norrie@rbos.com

Recipients of principal payments made from the Interpal sterling account in the last six months, (the bold letters were the letters recorded on the system). All names have been searched for on the Internet and any untoward information is recorded below

- a. [REDACTED]
- b. [REDACTED]
- c. **Islamic Charitable society**
- d. [REDACTED]
- e. [REDACTED]
- f. [REDACTED]
- g. [REDACTED]
- h. [REDACTED]
- i. [REDACTED]
- j. [REDACTED]
- k. [REDACTED]
- l. [REDACTED]
- m. **Al Islah Charitable association**
- n. [REDACTED]
- o. [REDACTED]
- p. **El-Wafa Charitable society**
- q. [REDACTED]
- r. **Tulkarem Zakat Committee**
- s. [REDACTED]

C: AL-AQSA FOUNDATION

- aka **Al-Aqsa Charitable Foundation**
- aka **Sanabil al-Aqsa Charitable Foundation**
- aka **Al-Aqsa Charitable Organization**
- aka **Charitable Al-Aqsa Establishment**
- aka **Aqssa Society**
- aka **Al-Aqsa Islamic Charitable Society**
- aka **Islamic Charitable Society for al-Aqsa**
- aka **Charitable Society to Help the Noble al-Aqsa**
- aka **Aqsa Charitable Establishment**
- aka **Swedish Charitable Aqsa Est**
- aka **AQSSA SOCIETY YEMEN**
- aka **Al-Aqsa Charitable Organisation**
- (EU) Council Common Position 2001/931/CFSP**
- (EU) Council Regulation (EC) No 2580/2001**
- (Bank of England) Terrorist Financing - List of Suspects**
- (OFAC) Specially Designated Global Terrorists**
- (Isle of Man FSC) Sanctions Notice 9 - Afghanistan, Terrorism, Al-Qa'ida and Taliban**
- (OSFI) United Nations Suppression of Terrorism Regulations (UNSTR)**

We have ascertained that the payment mentioned below has not gone to the Islamic Charitable Society for al-Aqsa or Al-Aqsa Islamic Charitable Society. Although similarly named, the recipient of this payment is a separate charity http://www.icshebron.org/branches_e.htm, which appears to be operating without any form of sanction placed on it.

G)

* General Legal Notice

LAST NAME: [REDACTED] CATEGORY:² TERRORISM

FIRST NAME: [REDACTED] SUBCATEGORY: PEP

OFFICIAL LIST(S):

ALIAS(ES):

ALTERNATIVE SPELLING:

TITLE:

POSITION:

AGE:

DOB:

PLACE OF BIRTH:

DECEASED:

PASSPORT(S):

SSN:

COUNTRY:
SAUDI ARABIA (SA)

LOCATION(S):
SAUDI ARABIA

Company(ies) reported in sources below:

AL QAIDA

AL-HARAMAIN FOUNDATION

AL-HARAMAIN ISLAMIC FOUNDATION

AL-HARAMAIN ISLAMIC FOUNDATION

AL-HARAMAIN ISLAMIC FOUNDATION

AL-SHAMAL ISLAMIC BANK

AMERICAN MUSLIM FOUNDATION

DAR AL-MAAL AL-ISLAMI

HAMAS

INTERNATIONAL ISLAMIC RELIEF ORGANIZATION

MUSLIM WORLD LEAGUE

SANA-BELL, INC

SANABIL AL-KHAIR

SAUDI JOINT RELIEF COMMITTEE

SUCCESS FOUNDATION, INC

SUPREME COUNCIL FOR ISLAMIC REVOLUTION IN IRAQ

THE SAAR FOUNDATION

THE SAAR FOUNDATION USA

Reported to be linked to:³

AFANDI Ibrahim Muhammad

AL-ALI Sulaiman

AL-AQEEL Aqeel

AL-KADI Mansour

AL-RAJHI Sulaiman Abdul Aziz

BAHFZALLAH Hassan AA

BASHA Adan

EL-ASHI Arafat

INTERNATIONAL ISLAMIC RELIEF ORGANIZATION

ISLAMIC JIHAD

JABALLAH Mohmous

JOHANI Maneh Hammadal

KHALIFA Mohammed Jamal

NADA Youssef

OMEISH Mohamed S

The following information was reported in one or more of the sources below:

Reportedly founded in 1972 in Riyadh - has funded organizations the federal government and UN have acknowledged aid and abet terrorism. They include the International Islamic Relief Organization, al-Haramain and the Muslim World League

- has been connected with the funding of al Qaeda, Hamas and Islamic Jihad. It has also been directly linked with the 1993 World Trade Center Bombings - headed by Mohammed Khalifa, Osama bin Laden's brother-in-law. 2003.

Information Sources:

ARCHIVE <http://www.calpatriot.org/may03/terror.htm>

ARCHIVE <http://www.takingitglobal.org/opps/orgdir.html?vieworg=226>

<http://www.webcom.com/hrin/magazine/binladenrelatives.http://...>

ARCHIVE <http://esa.un.org/socdev/unyin/countrya.asp?countrycode=sa>

J: 100% AL-AQSA FOUNDATION

-- aka Aqssa Society
-- aka Al-Aqsa Islamic Charitable Society
-- aka Islamic Charitable Society for al-Aqsa
-- aka Charitable Society to Help the Noble al-Aqsa
-- aka AQSSA SOCIETY YEMEN
(OFAC) Specially Designated Global Terrorists
(EU) Council Common Position 2001/931/CFSP
(EU) Council Regulation (EC) No 2580/2001
(Bank of England) Terrorist Financing - List of Suspects
(Isle of Man FSC) Sanctions Notice 9 - Afghanistan, Terrorism, Al-Qa'ida and Taliban
(OSFI) United Nations Suppression of Terrorism Regulations (UNSTR)

100% Revival of Islamic Heritage Society

-- aka Revival of Islamic Society Heritage on the African Continent
-- aka Revival of Islamic Heritage Society 6
-- aka Revival of Islamic Heritage Society (RIHS)
(OFAC) Specially Designated Global Terrorists
(EU) Council Regulation (EC) No 881/2002
(EU) Council Regulation (EC) No 467/2001
(Bank of England) Terrorist Financing - List of Suspects
(Isle of Man FSC) Sanctions Notice 6 - Terrorism (United Nations Measures)
(Isle of Man) Order 2001
(Isle of Man FSC) Sanctions Notice 3 - Financial Sanctions against Afghanistan, Taliban & Usama Bin Laden
(Isle of Man FSC) Sanctions Notice 9 - Afghanistan, Terrorism, Al-Qa'ida and Taliban
(United Nations) Security Council Committee established pursuant to resolution 1267 (1999) concerning Afghanistan
(OSFI) United Nations Suppression of Terrorism Regulations (UNSTR)

100% JAM'YAH TA'AWUN AL-ISLAMIA

-- aka SOCIETY OF ISLAMIC COOPERATION
(OFAC) Specially Designated Global Terrorists
(EU) Council Regulation (EC) No 881/2002
(EU) Council Regulation (EC) No 467/2001
(Bank of England) Terrorist Financing - List of Suspects
(Isle of Man FSC) Terrorist Financing - List of Suspects
(Isle of Man FSC) Sanctions Notice 6 - Terrorism (United Nations Measures)
(Isle of Man) Order 2001
(Isle of Man FSC) Sanctions Notice 3 - Financial Sanctions against Afghanistan,

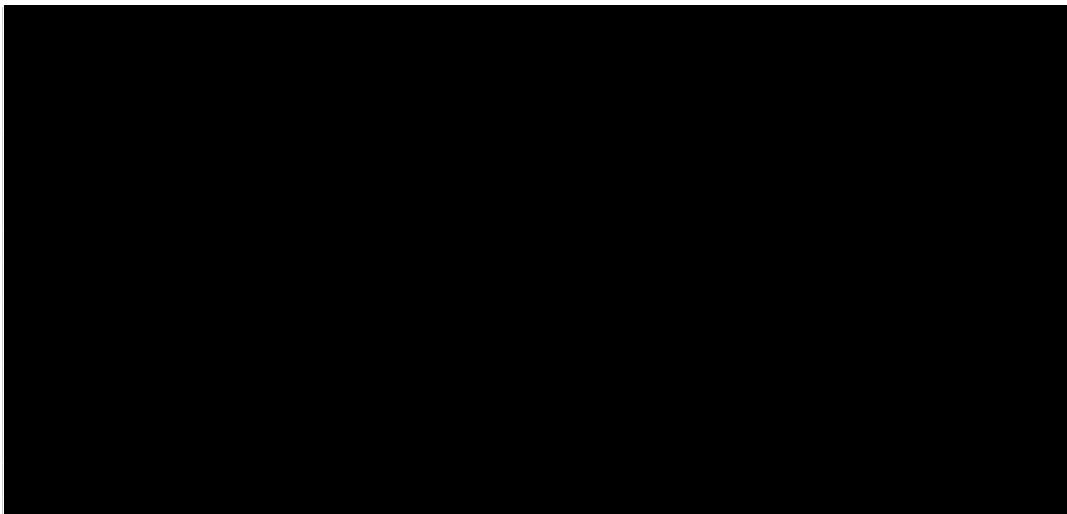
Taliban & Usama Bin Laden

(Isle of Man FSC) Sanctions Notice 9 - Afghanistan, Terrorism, Al-Qa'ida and Taliban

(United Nations) Security Council Committee established pursuant to resolution 1267 (1999) concerning Afghanistan

(OSFI) United Nations Suppression of Terrorism Regulations (UNSTR)

K) www.aloufok.net/article.php3?id_article=137



M)

http://www.intelligence.org.il/eng/c_t/ris_4_04.htm.

Al-Islah Charitable Association in Ramallah

- a. The association, outlawed in 2002, is known for its direct affiliation with Hamas. It maintains an extensive network of contacts with Hamas activists abroad, who are responsible for the distribution of Hamas funds in the Palestinian Authority administered territories. The association has been active since February 2000. Funds from various associations abroad have been transferred to its account; a significant share of those funds originate from foundations outlawed both in Israel and abroad, such as the Charity Coalition (I'tilaf al-Khayr), the Al-Aqsa Foundation, and the London-based Interpal organization.
- b. Senior Hamas operatives directly involved in military operations rank among the members of the Islamic Association in Al-Birah. The association provides financial assistance to families of killed or detained Hamas operatives; in addition, it sponsors the activity of the Islamic Bloc (Al-Kutlah al-Islamiyyah), the Hamas student movement in higher education establishments (outlawed in 2003). The association also finances conventions, demonstrations and memorial ceremonies of the Hamas movement, providing it with a fertile ground for incitement and recruitment of terrorist operatives.
- c. The founder of the association in Ramallah, who also served as its leader until his arrest in April 2002, is Jamal Tawil. He was involved in the suicide bombing attack on the Ben-Yehuda pedestrian shopping street in the heart of Jerusalem (December 2001), in which 11 Israelis were killed and 170 were wounded. During interrogation, Tawil admitted that he had decided to open an Al-Islah branch early in 2000 in order to provide a legal cover for Hamas activity. Furthermore, Tawil pointed out that as part of his activity he had provided financial assistance to Hamas prisoners and their families, and that he had transferred funds to the heads of the Hamas operative headquarters in Ramallah.

EXHIBIT 107 to Declaration of Joel Israel

Fax



Commercial Banking

To: Account Maintenance

Company: Bankline

Fax No: 0161 2429030

Phone No:

From: Clive Bray
Assistant Manager
Commercial Banking

Date: 03/02/04

No of Pages 2
(including header):

Subject

Greater London East Commercial Banking Centre
P.O Box 2401
1st Floor, 10 South Street
Romford
Essex, RM1 1BD

Tel: 01708 774529

Fax: 01708 733816

E-mail: clive.bray@rbs.co.uk

Please call us if this fax transmission is incomplete or illegible.

This message is confidential and for use by the addressee only. The contents are not to be disclosed to anyone other than the addressee. Please advise the sender immediately by telephone of any error in transmission.

Palestinian Relief & Development Fund INTERPAL

Please find attached letter from customer regarding removal of US\$ account from Bankline.

Thanks

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National Westminster Bank Plc. Registered in England No 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR

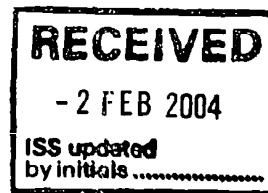
Agency agreements exist between members of The Royal Bank of Scotland Group.



المدونق الفلسطينى للاغاثة والتنمية
Interpal
Helping Palestinians in Need

PO Box 3333 London, NW6 1RW
Tel 020 8450 8002 • Fax: 020 8450 8004
E mail: info@interpal.org
Website: www.interpal.org
Registered Charity No. 1040094

BELINDA LANE
NATWEST BANK PLC, CORPORATE & COMMERCIAL BANKING
GREATER LONDON EAST, COMMERCIAL BANKING CENTRE
P O BOX 2401, 1ST FLOOR
10 SOUTH STREET
ROMFORD, ESSEX
RM1 1BD
FAX NO: 01708-733 816



Our Ref: (9742)
Date: 25 January 2004

Dear Belinda,



Bank Line re: Deletion & Addition of Accounts

Please find attached the forms for the addition of accounts to our Bank Line system. We would like to request that our Main US Dollar Account No: 140-00-04156838 should be taken off the system as we are unlikely to use this account for transfers in the near future. We would appreciate it if you could confirm our instruction as soon as possible in writing.

Thank you for your kind attention and assistance in this matter.

Yours sincerely

I. B. Hewitt
Chairman of the Trustees



INTERPAL
المدونق الفلسطينى للاغاثة والتنمية
HELPING PALESTINIANS IN NEED
REGISTERED CHARITY NO 1040094

J. Qundil
Secretary to the Trustees





INTERPAL
المدونق الفلسطينى للاغاثة والتنمية
HELPING PALESTINIANS IN NEED
REGISTERED CHARITY NO 1040094

EXHIBIT 108 to Declaration of Joel Israel



Your ref:

Our ref

Commercial Banking

STRICTLY PRIVATE & CONFIDENTIAL

Mr J Qundil
Interpal
PO Box 3333
London
NW6 1RW

London East & West Essex CBC, Romford Office
P.O. Box 2401
1st Floor, 10 South Street
Romford
Essex
RM1 1BD

Tel. 01706 774529

Fax: 01708 733816

02 February 2004

Dear Jihad

Following your letter of 25 January 2004, I have forwarded the various forms to our Electronic Banking department and informed them that you no longer wish for US Dollar account 140-00-04156838 to be reported.

Please allow ten working days for all of the updates to take effect.

If I can be of any further assistance, please do not hesitate to contact me.

Yours sincerely

Clive Bray
Assistant Manager, Commercial Banking

National Westminster Bank Plc. Registered in England No 929027 Registered Office: 135 Bishopsgate, London EC2M 3UR



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EXHIBIT 109 to Declaration of Joel Israel

From: JONES, Richard, CBFM Regulatory Risk
Sent: Friday, June 11, 2004 10:21 AM
To: SIMS, Claire, CBFM Regulatory Risk <Claire.SIMS@rbos.com>
Subject: FW: Commercial Bank of Syria (CBS) & Syrian Lebanese Commercial Bank

-----Original Message-----

From: VIBERT, Karen, Group Risk Mgmt
Sent: 11 June 2004 15:08
To: RODGER, Irvine, CBFM Regulatory Risk
Cc: FOSTER, Stephen James, Group Risk Mgmt; WICKENS, Ian, Group Risk Mgmt; COLE, Guy, CBFM Regulatory Risk; JONES, Richard, CBFM Regulatory Risk; Miles, Phil

Subject: Commercial Bank of Syria (CBS) & Syrian Lebanese Commercial Bank
Importance: High

Hi Irvine.

I think this is being taken out of context and my email may have been worded a little differently if I had understood it was being more widely circulated than my proposed comments offering some guidance to Ian and on which further discussion was held.

I will therefore now hopefully make the position a little clearer, although would just add in my own warning at this stage that I am not an expert in this area, so I am not making dogmatic statements.

I have not said or recommended that we should sever all ties with Syria. The comment Guy has highlighted in red purely relates to the immediate preceding findings outlined in that paragraph and as advised in the Federal Register; on that basis I therefore commented that it "*appeared*" the UK should not be transacting business. You will then note that my next line followed that through further with a review of the BOE lists on which CBS & subsidiary were not evidenced and therefore I stated that we needed to "*exercise care*".

The point here is *not* that we need to totally sever links with CBS & subsidiaries, as there is as yet no UK/ EU requirement in this respect - we do however need to ensure that in our dealings with CBS & its subsidiaries that in no circumstances should we use our correspondent accounts in the US to route / transfer CBS (& its subsidiaries) monies. If we do there is a risk that the US can seize deposits / freeze our accounts, & even ultimately sever that relationship due to lack of compliance adherence.

I made the point that we "*could*" be in breach of UN sanctions - again reference to FinCEN and the Federal Register - based on the US allegations as raised earlier re Iraqi funds not being transferred to the Development Fund. Although I had looked at the BOE list I do not usually get involved with sanctions so it was a point raised for further appropriate review to check if similar sanctions applied.

Another thought is the need to consider the POCA & Terrorism Act requirements as we have effectively now been put on notice that CBS *may* be harbouring terrorist funds - as such we need to ensure enhanced due diligence is undertaken of this relationship, although I assume this is already the case as Syria is listed in our High Risk Country Policy.

At this time the following are for consideration:

(1) What are FM NY doing about this and can they confirm that they are comfortable with this relationship?
(2) What is the GBS / MLPU senior management view of this issue? Are they comfortable to continue this business relationship by way of other non USD currencies and the ability to route the business outside of the US? I note that volume and amounts exercised here are low.

(3) Obtaining a legal view on this issue of US extra territoriality? Perhaps you can take this forward with Jennifer Burke, Group Legal.

(4) Can you confirm enhanced due diligence procedures are being effected?

I don't wish to throw another spanner in the works, but you may also wish to check for any relationships with **Myanmar Mayflower Bank** and **Asia Wealth Bank** where the US imposed special measures effective May 12 2004. I had a further look at BOE website in respect of sanctions against Burma and note that these 2 banks are not listed in the financial sanctions orders. The EC regulations adopted basically list certain targeted individuals related to important government functions in Burma/Myanmar (and their associates) who are subject to the financial sanctions imposed.

Hope this helps and that the situation is certainly not as damning as appeared may have been implied.

Regards.

Karen

-----Original Message-----

From: RODGER, Irvine, CBFM Regulatory Risk

Sent: 11 June 2004 12:44

To: VIBERT, Karen, Group Risk Mgmt

Cc: COLE, Guy, CBFM Regulatory Risk; JONES, Richard, CBFM Regulatory Risk; FOSTER, Stephen James, Group Risk Mgmt; Miles, Phil

Subject: RE: Patriot Act: Commercial Bank of Syria

Karen

My colleague, Guy Cole, has made some perceptive comments on your detailed note on CBS.

As you can see, he is seeking clarification on a number of points. In particular, I am concerned about possible contradictory advice but do acknowledge that he may be missing something of which you are aware. However, on the face of it, the effect of your recommendation to cease transacting business completely would effectively mean that UK trading ties with Syria would effectively cease (if all UK banks were to follow suit) as CBS is the dominant bank in the Syrian market for international business. I think we need to avoid a knee-jerk reaction (to US politics) particularly as the EU (including UK) is seeking to develop trading ties with Syria. The view of GBS is that it is comfortable with its Syrian correspondents (already classified as High Risk and so subject to a great deal of due diligence) so would be very reluctant to cease all business without good reason.

I should be grateful to receive your clarifications

Thanks

PS I have copied in Phil Miles of GBS for his information

Irvine Rodger

CBFM MLPU

The Royal Bank of Scotland

135 Bishopsgate, London, EC2M 3UR

T (020) 7334 1082

F (020) 7375 4641

E irvine.rodger@rbos.com

-----Original Message-----

From: COLE, Guy, CBFM Regulatory Risk

Sent: 11 June 2004 10:26

To: RODGER, Irvine, CBFM Regulatory Risk; GREENFIELD, Katie, CBFM Regulatory Risk; JONES, Richard, CBFM Regulatory Risk; SIMS, Claire, CBFM Regulatory Risk

Subject: RE: Patriot Act: Commercial Bank of Syria

Irvine

I have reviewed Karen's email below. It appears that the proposed Bank Secrecy Act amendment is somewhat similar to existing OFAC sanctions for Cuba and Iran, and to ensure we do not breach its requirements we should not offer US dollar services to CBS (which fortunately I believe we are not).

There was one comment in Karen's email that concerned me (which I have highlighted in red), in which she has said UK institutions should not be transacting business with/via CBS. I am not sure whether this is on the basis of the information she describes immediately before it regarding allegations from the US that CBS is a conduit for terrorist funds, or on specific information in the US notice that covers us dealing in a non US dollar currency with CBS which she has not detailed in her email. We should seek clarification on this. If the former, and she is correct in her assertion, then this would go against previous advice and have consequences on our relationships with entities such as Interpal (an OFAC SDGT).

Karen has also mentioned that we may be in breach of UN sanctions. We should seek clarification on whether this was due to information she has seen, or a suggestion that we check to see if similar sanctions are in place.

Finally a point on briefly mentioned in Karen's email, is that the proposed amendment covers all of the subsidiaries of CBS, I think we should identify who these subsidiaries are, and what other connections we may have in GBS and elsewhere in the bank.

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7375 5433
F (020) 7375 4641
<mailto:Guy.Cole@rbos.com>

-----Original Message-----

From: RODGER, Irvine, CBFM Regulatory Risk
Sent: 08 June 2004 14:30
To: COLE, Guy, CBFM Regulatory Risk; GREENFIELD, Katie, CBFM Regulatory Risk; JONES, Richard, CBFM Regulatory Risk; SIMS, Claire, CBFM Regulatory Risk
Subject: FW: Patriot Act: Commercial Bank of Syria

Dear All

Please review some detailed analysis from Karen Vibert on the Syrian Commercial Bank matter. I think we should discuss it when next we meet.

Regards

Irvine Rodger
CBFM MLPU
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7334 1082

F (020) 7375 4641

E irvine.rodger@rbos.com>

-----Original Message-----

From: FOSTER, Stephen James, Group Risk Mgmt

Sent: 08 June 2004 13:24

To: VIBERT, Karen, Group Risk Mgmt; WICKENS, Ian, Group Risk Mgmt

Cc: RODGER, Irvine, CBFM Regulatory Risk

Subject: RE: Patriot Act: Commercial Bank of Syria

Thanks, helpful summary.

I have copied this to Irvine for info, though I know MLPU is already on the case.

-----Original Message-----

From: VIBERT, Karen, Group Risk Mgmt

Sent: 08 June 2004 13:21

To: WICKENS, Ian, Group Risk Mgmt

Cc: FOSTER, Stephen James, Group Risk Mgmt

Subject: RE: Patriot Act: Commercial Bank of Syria

Ian, the notice of this proposed rulemaking was issued by FinCEN in the Federal Register 18/5/04.

The position as regards US entities is that they must terminate any correspondent accounts established, maintained, administered, or managed in the US for, or on behalf of, Commercial Bank of Syria; they must also guard against their indirect use by Commercial Bank of Syria.

Therefore as a minimum US financial institutions are required to:

- 1) Notify correspondent account holders that they may not provide Commercial Bank of Syria with access to the correspondent account maintained at the financial institution; and
- 2) Take reasonable steps to identify any indirect use of the correspondent accounts by Commercial Bank of Syria, to the extent that such indirect use can be determined from transactional records maintained in the financial institution's normal course of business.
- 3) The US financial institution should take a risk-based approach when deciding what, if any, additional due diligence measures it should adopt to guard against the indirect use of its correspondent accounts by Commercial Bank of Syria.
- 4) If the US financial institution obtains knowledge that a correspondent account is being used by a foreign bank to provide indirect access to Commercial Bank of Syria, it must take all appropriate steps to block such indirect access, including, where necessary, terminating the correspondent account.

From a UK perspective, it could be possible for the U.S. government to claim jurisdiction over a non-U.S. entity's assets if that entity uses U.S. jurisdictional means in order to do business with a customer. We have already evidenced with RBSG that the U.S. government can seize deposits held in foreign correspondent accounts in U.S. banks for foreign bank's customers engaged in money laundering / terrorist activities impacting the U.S. The US "extra-territorial jurisdiction" can apply to a financial transaction that occurs "in whole or part" in the U.S. if the funds involved were derived from money laundering / terrorism crimes that include drug trafficking, extortion, fraud against a foreign bank, kidnapping, robbery, or destruction of property by explosion or fire.

The Notice in the Federal Register advises that FinCEN does not require or expect US financial institutions to obtain certification from its correspondent account holders that indirect access will not be provided in order to comply with this notice requirement. They may however satisfy this requirement by transmitting a one-time notice to all of their correspondent account holders by way of mail, fax, or email, advising:

"Notice: Pursuant to U.S. regulations issued under section 311 of the USA PATRIOT Act, 31 CFR 103.188, please be informed that you are prohibited from providing Commercial Bank of Syria or any of its subsidiaries including Syrian Lebanese Commercial Bank) with access to the correspondent account(s) that we maintain for or on behalf of your institution. Any failure to comply with this prohibition may result in the termination of the affected correspondent account."

In this case we are led to believe that CBS has been used by terrorists and/or persons associated with terrorist organisations; in addition, CBS has maintained accounts containing the proceeds from the illicit sale of Iraqi oil in violation of UN sanctions. Some of the money appears to have been used to purchase military weapons which may now be in use against coalition troops in Iraq. Funds have not be frozen and transferred to the Development Fund of Iraq. We are also advised that numerous transactions through accounts at CBS reference a reputed financier for Osama bin Laden. As such, it certainly appears that UK financial institutions should not be transacting business with / via the CBS.

I did not evidence CBS on the Bank of England list as yet, but it would appear that we do need to now exercise care.

It would therefore appear that:

- we can expect to receive notices from US financial institutions regarding this prohibition on correspondent accounts;
- we will need to ensure that we are not providing access to these for CBS;
- any failure on our part to comply with the notice could put our US funds at risk of being frozen by the US authorities;
- we could also be in breach of UN sanctions.

I would certainly suggest that this is something the BBA should take up with HMT, perhaps with some coverage on extra-territorial jurisdiction in the 3MLD, but specifically with regard to future similar requirements in this respect and in the nature of international co-operation and information sharing.

As mentioned earlier I have emailed Carolyn at CFG to see what, if any, written procedures they have in this respect, and will advise you accordingly when I receive her response.

Hope this helps.

Karen

-----Original Message-----

From: WICKENS, Ian, Group Risk Mgmt

Sent: 08 June 2004 11:03

To: RODGER, Irvine, CBFM Regulatory Risk; JONES, Richard, CBFM Regulatory Risk; Miles, Phil

Cc: FOSTER, Stephen James, Group Risk Mgmt; VIBERT, Karen, Group Risk Mgmt; NORRIE, Ben, Group Risk Mgmt

Subject: FW: Patriot Act: Commercial Bank of Syria

I think I should alert you to this fairly promptly noting the deadline for comment. We will give some thought to it also but any initial thoughts? We can envisage a flurry of activity from US correspondents demanding assurances that we do not transact with CBS.

regards

Ian
Ian Wickens
Senior Policy Consultant,
Anti-Money Laundering
Group Risk Management
The Royal Bank of Scotland Group
5th Floor, 280 Bishopsgate
London EC2M 4RB

Tel: 020 7334 1409 (Internal 7 6572 1409)
E-mail: Ian.WICKENS@rbos.com

-----Original Message-----

From: Jeremy Thorp [[<mailto:Jeremy.Thorp@bba.org.uk>](mailto:Jeremy.Thorp@bba.org.uk)]
Sent: 07 June 2004 09:45
To: administrator@bba.org.uk
Subject: Patriot Act: Commercial Bank of Syria

To: MLPG
MLAP

Date: 7 June 2004

Please see the attached note on a recent decision by the US authorities affecting relations with the Commercial Bank of Syria and correspondent bank accounts with US banks.

Please let me know if this is an issue affecting UK banks which we should raise either with the UK or US authorities. The deadline for comments to the US is 17 June.

Jeremy Thorp
Director, Financial Crime, BBA
Tel: (020) 7216-8853
Email: jeremy.thorp@bba.org.uk

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<< File: 180757.DOC >>

EXHIBIT 110 to Declaration of Joel Israel

Lane, Belinda

Inyo

To: Case, Gina
Subject: RE: 1231-24JUN04

Hi Gina

Tried to phone you but only got an answerphone. Can I suggest that you phone Jihad Qundil at Interpal on 0208 450 8002. This is a very valuable connection so let's tread carefully but I wouldn't think we will have any problems here. If you need to speak to me or my asst Clive please phone 01708 774529.

Belinda Lane

-----Original Message-----

From: Case, Gina
Sent: 11 August 2004 10:05
To: Lane, Belinda
Subject: FW: 1231-24JUN04
Importance: High

-----Original Message-----

From: Case, Gina
Sent: 11 August 2004 10:05
To: LANE, Belinda, Bus Mgr
Subject: 1231-24JUN04
Importance: High

-----Original Message-----

From: Case, Gina
Sent: 28 July 2004 10:01
To: LANE, Belinda, Bus Mgr
Subject: 1231-24jun04

Hello Belinda, sorry to bother you. Are you the Bus Mgr for Interpal T/A Palestinians dev fund.

If so we have got an investigation on the go at the moment. We credited their euro account 550 00 08524882 in error on 09/06/04, with [REDACTED] We sent a letter requesting debit authority out to them on 15/07/04, to date we haven't had a response.

Do you know anything about this, or do you have contact details of anybody that could help.

Kind Regards.

Gina Case
Funds at Risk
Central Investigations Unit
Depot Code 049

Tel - (0161) 829-1701
Fax - (0161) 829-1337

Gina Case
Funds at Risk
Central Investigations Unit
Depot Code 049

Tel - (0161) 829-1701
Fax - (0161) 829-1337

EXHIBIT 111 to Declaration of Joel Israel

Case Ref 546 2/11/04

NatWest

J Qundil Esq
Interpal
PO Box 3333
London
NW6 1RW

Commercial Banking
England & Wales

P O Box 2401
1st Floor, 10 South Street
Romford
Essex
RM1 1BD

Tel: 01708 774529
Fax: 01708 733816
Mobile: 07900 407271
Email: belinda.lane@rbs.co.uk

24 November 2004

By 14 days

Dear Jihad

Firstly, many thanks for your invitation to your Anniversary Celebrations. Unfortunately, I have a personal commitment that evening, so I won't be able to attend either event.

Further to our recent meeting and your letter dated 22 November, I have been liaising with the Bank's Payment Queries department in respect of your concerns and list their responses to your queries below :-

1. The reason provided by the Arab Bank in London for returning your payments, was that they were advised by their Middle Eastern branches that there were restrictions on the remitter and that they were referring to the US for instructions as Interpal were on the OFAC list. We have been unable to obtain any further detail and I would suggest that you contact the Arab Bank in the Middle East.
2. We now understand that the money did leave the Arab Bank in London and was transferred to their Middle East branch. Once the monies were returned to NatWest, we were therefore unable to release the funds back to you until we had received confirmation from the beneficiary bank that they hadn't acted on the payments.
3. With regard to the charges, these have been taken by the Arab Bank in the Middle East and we have contacted Arab Bank London to query these. I will return to you once we have received a response.
4. I should be grateful if you would provide me with details of the 4 payments which have not been returned as we are only aware of 3 that remain outstanding.
5. The payment which was routed through Citibank cannot be re-credited to your account until the Bank has received a licence from OFAC to release the monies to you. The licence has already been applied for.
6. I have enclosed the appropriate form to enable you to add a further signatory to your account.

*Phone Kate
0161 429
1426*

RBS

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7. With regard to future payments, I would recommend that you refer to the charitable organisations that you support and seek their advice as to the Banks through which you can route your donations.

Finally I have also enclosed the autopay mandates which Adlin requested.

Yours sincerely

Belinda Lane
Manager, Commercial Banking

EXHIBIT 112 to Declaration of Joel Israel

SYNOPSIS OF CUSTOMER MEETING

DATE	18/11/04
CUSTOMER	Interpal
ATTENDEES	Belinda Lane, NWB, Jihad Qundil
LOCATION	Cust's premises Cricklewood

- Met with Jihad at his request to discuss the recent payments which were refused by Arab Bank. There are [REDACTED] pymts in total which were donations and were routed to the beneficiary via Arab Bank. However, Arab Bank in London have refused to accept the payments. I understand from Kate Dingwall in Payment Queries (0161 829 1426) that she has now received the payments back but is awaiting confirmation from the Arab Bank that each individual pymt has not reached the beneficiary before she can recredit our customer
- Jihad has requested a letter advising why the monies were refused and Kate has advised that the Arab Bank in London's swift message states that the payment has been refused because 'restrictions are in place'. PM PLEASE ADVISE JIHAD BY PHONE WHEN YOU ADVISE HIM THAT PYMTS HAVE BEEN RET'D
- Jihad also queried a further pymt to Cairo-Amman Bank which was routed via Citibank - [REDACTED] and has also been refused. I am told that this was reported to OFAC (Office of fgn assets control) on 9/8 as Citibank have blocked the payments. The Bank's payment queries office has to request a licence from OFAC in order to release the monies back to customer
- Jihad also queried whether an account could be opened which did not state the Interpal name in order that they can try and get donations through – I have requested further information on the name of the account, signatories etc but feel that we will have to be very careful here and may possibly not be able to assist.

EXHIBIT 113 to Declaration of Joel Israel



Reg. Charity No 1046794
Interpal

10 Years Of Helping Palestinians in Need

Interpal - PO Box 3333, London, NW6 1RW
Tel: 020 8450 8002 • Fax: 020 8450 8004
E-mail: info@interpal.org
Website: www.interpal.org

BELINDA LANE
NATWEST BANK PLC, CORPORATE & COMMERCIAL BANKING
GREATER LONDON EAST, COMMERCIAL BANKING CENTRE
P O BOX 2401, 1ST FLOOR
10 SOUTH STREET
ROMFORD, ESSEX
RM1 1BD
FAX NO: 01708-733 816

FIRST VIEW BY FAX

Our Ref: (10496)
Date: 01 December 2004

Dear Belinda,

Failed Transfers

Thank you for your letter of 24 November 2004. I would like to address points 3, 4 and 5 you raised.

- a) Point 3 – We appreciate your efforts. We expect a refund, so please keep us posted as to developments.
- b) Point 4 – As per my letter of 24 November 2004 (Our Ref: 10425) there are only 2 payments still not returned as regards the failed Arab Bank transfers. Details accompanied the letter of the 24th.
- c) Point 5 – As far as we are concerned, our 'quarrel' is with NatWest Bank. We never instructed NatWest to go via Citibank. We have nothing to do with Citibank, and would like the money to be returned to us by NatWest without delay. It is then up to NatWest to ask Citibank to return what we consider NatWest funds, not ours. The error was made by NatWest, and we should not have to suffer for it as who knows when OFAC will grant a licence.

I trust you will look into these matters and revert back to me as soon as possible. Thank you for your kind attention, and I await your early response.

Yours sincerely,

 
INTERPAL

 **J. Qundi**
CEO
المندوب العام للمجلس الفلسطيني
HELPING PALESTINIANS IN NEED
REGISTERED CHARITY NUMBER 1046794

EXHIBIT 114 to Declaration of Joel Israel



Reg. Charity No 1040094
Interpal
10 Years Of Helping Palestinians in Need

Interpal - PO Box 3333, London, NW6 1RW
Tel: 020 8450 8002 • Fax: 020 8450 8004
E-mail: info@interpal.org
Website: www.interpal.org

BELINDA LANE
NATWEST BANK PLC, CORPORATE & COMMERCIAL BANKING
GREATER LONDON EAST, COMMERCIAL BANKING CENTRE
P O BOX 2401, 1ST FLOOR
10 SOUTH STREET
ROMFORD, ESSEX
RM1 1BD
FAX NO: 01708-733 816

FIRST VIEW BY FAX

Our Ref: (10602)
Date: 09 December 2004

Dear Belinda,

Failed Transfers & Application for OFAC License

This is to acknowledge receipt of the reply dated 2 December 2004 sent by Clive (Bray) in your absence. I would like to thank you both for your kind attention in dealing with the matters I raised. I confirm that we have been credited with two payments – one for [REDACTED] and the other for [REDACTED] in respect of payments reference B and D attached to my letter of 24 November 2004 (Our Ref: 10425). However, there are still outstanding issues in respect of payments reference A and C as already explained with copy documents provided.

Payment Reference A

We clearly requested the payment to go by [REDACTED] using the code CAABJOAMXXX. We have been using this route, and have never had problems before. All other payments sent this way have all gone through without ever going through Citibank.

Payment Reference C

Again, this is the same story as Ref A above. This is how we normally transfer our funds. In fact, after the failed transfer we re-transferred the funds (the original [REDACTED] plus an additional [REDACTED] on [REDACTED] (Ref E) using exactly the same template as we have previously used. This latter went through with no problems whatsoever.

This being the case, it is clear that we have not done anything differently. We have re-transferred both sets of funds in respect of Payments Ref A and C. What we require is for NatWest to reimburse the funds, and then apply for the return of funds from OFAC. It states on the OFAC license application that anyone with interest may apply. It is surely in NatWest's interest to do so. An application from NatWest due to the bank's error would in any case stand a better chance of obtaining an OFAC license. We feel we do not stand a chance if we applied ourselves.

With this in mind, I would appreciate your co-operation in the matter.

Yours sincerely


J. Qundil
CEO

INTERPAL
المندوب العام للمساعدة والتنمية
HELPING PALESTINIANS IN NEED
REGISTERED CHARITY NUMBER 1040094

EXHIBIT 115 to Declaration of Joel Israel

From: RODGER, Irvine, CBFM Enterprise Risk
Sent: Wednesday, December 22, 2004 04:28 AM
To: Lane, Belinda; COLE, Guy, MLPU
Cc: Wyles, Graeme; ZZLOVE, Kevin. Corporate Markets
Subject: RE: Closure of the Interpal US dollar account

Belinda

Thanks for your help and assistance here. It is good that Interpal is being so co-operative.

Regards

Irvine Rodger
CBFM MLPU
The Royal Bank of Scotland plc
135 Bishopsgate, London, EC2M 3UR (Depot 028)
Tel: (020) 7085 1082
Int: 361082
Fax: (020) 7085 4641
e: irvine.rodger@rbos.com

-----Original Message-----

From: Lane, Belinda
Sent: 22 December 2004 08:47
To: COLE, Guy, CBFM Enterprise Risk
Cc: RODGER, Irvine, CBFM Enterprise Risk; Wyles, Graeme
Subject: RE: Closure of the Interpal US dollar account

I have now spoken with customers and they had intended to close the dollar account anyway. They propose to tf the funds to another charity and will provide me with details in due course. I have asked them to return to me in 14 days given the holiday period. They have also agreed to remove the details from their website and I have diarised to check this in 14 days.

Belinda Lane

-----Original Message-----

From: COLE, Guy, CBFM Enterprise Risk
Sent: 17 December 2004 17:00
To: Lane, Belinda
Cc: RODGER, Irvine, CBFM Enterprise Risk; Wyles, Graeme
Subject: Closure of the Interpal US dollar account
Importance: High

Belinda

As discussed in our telephone conversation earlier, due to the US restrictions on Interpal, we feel it would be appropriate to close the Interpal US Dollar account. If Interpal are unwilling to cooperate with the closure of the US dollar account (the balance is roughly [REDACTED], we may need to devise a way of restricting the account's operation.

We are also aware that the US dollar account details are present on Interpal's website, please ask Interpal to remove this reference from their website asap.

Redacted - Privileged

I appreciate that this may be a difficult request to make, and as you said in our conversation we will probably need to give a formal written request. I suggest that if a written request is required, we formulate and send it in the New Year.

We can use the time before the New Year to raise the subject with Interpal and also to consider what restrictions we could put on the account's operation if it were to stay open, although leaving the account open is not desirable.

I am out of the office next week until Friday (and hopefully not in for too long on Friday!), if you would like to liaise with somebody in my unit during my absence, please contact Irvine Rodger.

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
Tel. (020) 7085 5433
Internal 76572 365433
Fax. (020) 7085 4641
<<mailto:Guy.Cole@rbos.com>>

CBFM MLPU Website: <<http://cbfmweb.fm.rbsgrp.net/cbfmmlpu/>> (Answers to many frequently asked questions can be found on this website)

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Visit our websites at:

<http://www.rbs.co.uk/CBFM>

<http://www.rbsmarkets.com>

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EXHIBIT 116 to Declaration of Joel Israel

SYNOPSIS OF CUSTOMER Phone call

DATE	31/12/04
CUSTOMER	Interpal
ATTENDEES	Belinda Lane
LOCATION	

Jihad Qundil phoned to advise that he has located an Indian charity with a US \$ acc in London with Canara Bank and as NWB have requested that he close his dollar acc, wishes to send the balance to this charity. However ivo previous problems he required assurance that the money would not be returned nor sent out of this country via America. After checking with IBC I have advised him that the monies would not leave this country but rather that internal tfs between the Bank's nostro and vostro accs are made.

I have referred this matter to Bob Dalton who believes that reference to our customer would probably be detailed on the internal tfs but this is not a matter that we need to clarify with custs.

I have therefore informed Jihad that he must tf the money at his own risk and that I cannot confirm whether or not America would be made aware of a transfer of US dollars. Alternatively the monies can be withdrawn in cash, which is not sensible as he would probably have difficulty paying them over a Bank's counter into another account, or convert the dollars into sterling.

Either way customer is on notice to close the \$ acc and we remain in diary.

Lane

EXHIBIT 117 to Declaration of Joel Israel

26 Jan 05 12:00

Interpal

020 450 8004

p. 1



Interpal
Helping Palestinians in need

Interpal - PO Box 3333, London, NW6 1RW
Tel: 020 8450 8002 • Fax: 020 8450 8004
E-mail: info@interpal.org • Website: www.interpal.org
Registered Charity No. 1040094

BELINDA LANE
NATWEST BANK PLC, CORPORATE & COMMERCIAL BANKING
GREATER LONDON EAST, COMMERCIAL BANKING CENTRE
P O BOX 2401, 1ST FLOOR
10 SOUTH STREET
ROMFORD, ESSEX
RM1 1BD
FAX NO: 01708-733 816

BY FAX

Our Ref: (17112)
Date: 26 January 2005

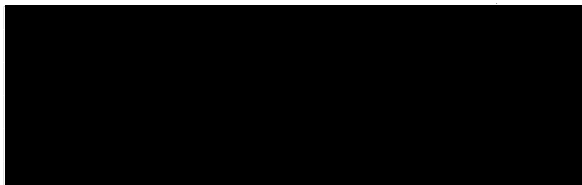
Dear Belinda,

Closure of INTERPAL's USD Account

Following NatWest's wish for INTERPAL to close its USD Account (No: 140004156838) we write to confirm that we have taken details of our USD account off our website, and made arrangements for one of our partners here in the UK with a UK Lloyds TSB bank account to receive the funds on trust as part of an agreed partnership protocol that we have with the United Nations Economic and Social Committee for Western Asia (UNESCWA). The funds have been earmarked for a joint agricultural project starting this year between NGO partners and UNESCWA.

We understand from you that such an inland transfer of funds would not be affected by our designation by the US authorities. We have no problems with you effecting the transfer provided you can guarantee that the funds are safely transferred to our partner's USD account in the UK strictly via the UK only, and does not involve routing through the US.

Given the proviso above, we leave for you to make the necessary arrangements as you see fit to transfer the funds safely either by wire, banker's draft or cash deposit to the following account:



Thank you for your kind attention, and we look forward to hearing from you as to what NatWest has effected to close our account and transfer the funds securely to [REDACTED]

Yours sincerely

Ibrahim Hewitt
Chairman of the Trustees

J. Qundil
CEO

**EXHIBIT 118 to Declaration of Joel Israel
(Bank Transfer, 15 pages)**

This document has been filed Under Seal

EXHIBIT 119 to Declaration of Joel Israel

NatWest

Memo

Attn Kay

Commercial Banking
England & Wales
P O Box 2401
1st Floor, 10 South Street
Romford
Essex
RM1 1BD
Tel: 01708 774529
Fax: 01708 733816
Mobile: 07900 407271
Email: belinda.lane@rbs.co.uk

To: Currency Account Operations
From: Clive Bray
Portfolio Manager
Tel: 01708 774529
Date: 7 February 2005

Re: Closure of US\$ account

Please close account 140/00/04156838 and issue a US\$ draft for the balance payable to [REDACTED] Please send the draft to Mr Jihad Qundil, Palestinian Relief & Development Fund, PO Box 3333, London NW6 1RW.

I have attached customers closing account authority and after reference to Money Laundering prevention unit it has been decided that the balance should be sent to the customer by way of a draft.

Thank you for your assistance in this matter.



Clive Bray
Portfolio Manager ISV 85198455

EXHIBIT 120 to Declaration of Joel Israel

DAVIES, Rob, Group Risk Mgmt

From: NORRIE, Ben, Group Risk Mgmt
Sent: 03 December 2004 13:13
To: FOSTER, Stephen James, Group Risk Mgmt; DAVIES, Rob, Group Risk Mgmt
Subject: FW: INTERPAL

Attached is the last correspondence I have on Interpal.

I have looked at the comment that is available on open source. There is a lot of comment from right wing US lobbying bodies, including some fairly robust attacks on UK foreign policy and the harbouring of Interpal. Some evidence is presented of the alleged Interpal links to Hamas but this does not seem to be substantiated. On the other side there are numerous protestations from Islamic groups in the UK that the US actions and allegations are baseless and that the actions against Interpal amount to harassment.

After reading the various open source information, I am of the view that the US action against Interpal is as much about Foreign Policy as Terrorism. The UK has a different view on engagement in Israel / Palestine. On this basis, and given that the UK government has not taken any action, I am happy with the approach recommended by Guy

What are your thoughts? Maintaining the relationship will still put us outside the Group standards - do we need to have this signed off?

Ben

FYI - I noted one reference in my search to the fact that NatWest provides Interpal their banking facilities.

-----Original Message-----

From: FOSTER, Stephen James, Group Risk Mgmt
Sent: 20 May 2004 16:34
To: COLE, Guy, CBFM Regulatory Risk; NORRIE, Ben, Group Risk Mgmt
Cc: RODGER, Irvine, CBFM Regulatory Risk; DAVIES, Rob, Group Risk Mgmt; JONES, Richard, CBFM Regulatory Risk
Subject: RE: INTERPAL

This is a very thorough appraisal of the position and I support the proposal, with one question - is semi-annual sufficient for the £ and Euro accounts?

Please send your views on Worldcheck. They have asked me to meet a potential customer and I intend to tell them how it has been and is, warts and all

-----Original Message-----

From: COLE, Guy, CBFM Regulatory Risk
Sent: 20 May 2004 15:34
To: FOSTER, Stephen James, Group Risk Mgmt; NORRIE, Ben, Group Risk Mgmt
Cc: RODGER, Irvine, CBFM Regulatory Risk; DAVIES, Rob, Group Risk Mgmt; JONES, Richard, CBFM Regulatory Risk
Subject: RE: INTERPAL

Stephen/Ben

We have ascertained that the payment mentioned below has not gone to the Islamic Charitable Society for al-Aqsa or Al-Aqsa Islamic Charitable Society. Although similarly named, the recipient of this payment is a separate charity http://www.icshebron.org/branches_e.htm, which appears to be operating without any form of sanction placed on it.

From my trawls for information on the internet I have not found any information that substantiates beyond opinion that Interpal has made payments to terrorist groups. It appears the perspective taken by Israel towards Interpal and other charities operating/funding schools/orphanages/hostels in Palestine and Gaza, is that these charities perpetuate terrorism as terrorists know that if they die their dependents will be looked after by the charities. This charity is the predominant UK charity providing relief in this region, it hosted and funded a visit by British MPs to the region in 1998. Looking at the accounts there are also a large number of small (e.g. £2) direct debits being paid into the charity's account from UK donors, and so a change of their banking arrangements will probably result in some form of media commentary.

I attach a summary of my review of Interpal foreign payments in the last six months. All of the recipients of these payments were checked in Worldcheck, KYC Check and reviewed against available Google information

<< File: Doc1 doc >>

In consideration of the information in the document attached above. The background information for the Al-Islah charity, is an unofficial opinion from an Israeli website and no other reports or recognition of this charity having links to terrorism are recorded on any other websites. The Worldcheck information on [REDACTED] is factually

incorrect, they state that the US Federal government and UN have acknowledged that the charity aids and abets terrorism. According to the KYC Check no sanctions have existed against this entity. The source of Worldcheck's information is a student's journal at the University of California. My recent experience of Worldcheck has been disappointing, I will probably write a separate email concerning my Worldcheck findings, but in this instance if your search for the [REDACTED] against the WorldCheck 'part match' feature, no matches are found, if you then search for an 'exact match' one result is found.

I am content to leave the Sterling and Euro accounts operating with a semi annual review taking place for foreign payments made from the accounts. Consideration will need to be given regarding the operation of the US Dollar account, as funds from this account will get frozen if they are transferred via a US domiciled/owned counterparty. We should also be alert to any new Charity names being added to the Bank of England's terrorism list. I believe Interpal is aware of the sensitivity of their position, and will be keen to ensure it does not breach Bank of England sanctions.

I'll assume you are happy with approach, unless I hear otherwise.

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7375 5433
F (020) 7375 4641
<mailto:Guy.Cole@rbos.com>

-----Original Message-----

From: FOSTER, Stephen James, Group Risk Mgmt
Sent: 17 May 2004 11:24
To: COLE, Guy, CBFM Regulatory Risk; NORRIE, Ben, Group Risk Mgmt
Cc: RODGER, Irvine, CBFM Regulatory Risk; DAVIES, Rob, Group Risk Mgmt
Subject: RE: INTERPAL

Guy, Ben is away all week, so I am replying on this.
You are correct that filtering is a group wide issue and that is why we have been working with key stakeholders like Payment Operations to develop the policy and capability. This continues and we know that it is a very important element of our counter-terrorism efforts.

On the specific case of Interpal, I can understand the difficulties of filtering payments in the absence of an automated system. However, we do need to monitor account activity and I hope that the RM and MLPU can find a practical way to review the account movements periodically for odd items. You are right to highlight the reputational issues but if management decides they don't want the relationship, there are ways to exit that might not cause a problem.

Please keep us in the loop with your investigations on the payments.

-----Original Message-----

From: COLE, Guy, CBFM Regulatory Risk
Sent: 17 May 2004 11:05
To: NORRIE, Ben, Group Risk Mgmt
Cc: FOSTER, Stephen James, Group Risk Mgmt; RODGER, Irvine, CBFM Regulatory Risk
Subject: RE: INTERPAL

Ben

I understand the best people to speak to are either Shirley Ritson on 020 7672 6940 or Sarah Wallis on 020 7672 5826

Redacted - Privileged

Redacted - Privileged

I realise due to the US terrorist designation of Interpal, that we should be wary of the payments from their accounts with us, but in reality I believe there is very little we can effectively do to prevent payments being made without a payment filtering system, as the customer can initiate payments themselves without needing to contact the RM.

I have not been directly involved with the Interpal issue until your recent correspondence and so have not

considered previously the risks myself. I think any decision to keep/close the account must be carefully made, as closing the account without an identifiable reason will most probably result in adverse media attention, also if a terrorism related payment is identified as being made, we again would suffer untoward regulatory/ media attention. I spent Friday looking through the last six months of debits on Interpal accounts, I have seen a couple of payments that warranted further investigation, particularly the below:

Transaction Date:
Transaction Amount:
Transaction Type:
Transaction References:



Further system investigation has shown the recipient accounts details are the below:

EBANKGO04373632

Bene acct name:

Bene acct nmb:

Bene bank:



I need to conduct further investigations to establish whether this account could be the Islamic Charitable Society for al-Aqsa or Al-Aqsa Islamic Charitable Society, as this entity has been designated a terrorist group by the Bank of England.

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7375 5433
F (020) 7375 4641
<<mailto:Guy.Cole@rbos.com>>

-----Original Message-----

From: NORRIE, Ben, Group Risk Mgmt
Sent: 14 May 2004 10:03
To: COLE, Guy, CBFM Regulatory Risk
Cc: FOSTER, Stephen James, Group Risk Mgmt
Subject: RE: INTERPAL

Do you have any contact in the Core Data Manager team that I could try? Is there any kind of agreement between CBFM and Manufacturing that would serve as a mandate to have this work performed on an on-going basis?

Im and not sure whether you were aware but until a few weeks ago the NatWest logo was used prominently on the Interpal website in soliciting donations. Did you or the RM have Interpal remove this? Are the CBFM MLPU happy with the potential risks in continuing this relationship?

Ben

-----Original Message-----

From: COLE, Guy, CBFM Regulatory Risk
Sent: 06 May 2004 16:51
To: NORRIE, Ben, Group Risk Mgmt
Subject: RE: INTERPAL

Ben

The Relationship Manager is aware of the potential terrorism connections with this account and liaised with Derek Brand during the account freeze. Although diligent in their interaction with the customer, the RM has no ability to filter or efficiently monitor payments, I understand that this could be done in the Core Data Manager team in Manufacturing who control payment blocking and restrictions

Regards

Guy

Guy Cole
CBFM Money Laundering Prevent Unit
The Royal Bank of Scotland
135 Bishopsgate, London, EC2M 3UR
T (020) 7375 5433
F (020) 7375 4641
<<mailto:Guy.Cole@rbos.com>>

-----Original Message-----

From: NORRIE, Ben, Group Risk Mgmt
Sent: 06 May 2004 15:55
To: COLE, Guy, CBFM Regulatory Risk
Subject: FW: INTERPAL

Guy,

Haven't heard back from you on the below?

Ben

-----Original Message-----

From: NORRIE, Ben, Group Risk Mgmt
Sent: 21 April 2004 17:05
To: COLE, Guy, CBFM Regulatory Risk; Derham, Bill (Cards Risk); Sludden, Tom
Cc: DAVIES, Rob, Group Risk Mgmt
Subject: INTERPAL

Gentlemen,

You may remember [REDACTED] we have previously reported to the Bank of England against INTERPAL and its various aka's (including Education Aid for Palestine, Palestinians Relief & Development Fund, etc). There was an investigation by the Charities Commission and Special Branch in to potential links with Hamas, no action was taken against the charity. At this time we attempted to confirm with the Bank of England that [REDACTED]
[REDACTED] The Bank of England advised that [REDACTED]
[REDACTED]

[REDACTED] We therefore undertook to monitor the transactions going forward. Can I ask you to investigate whether any enhanced due diligence has been put in place over these accounts (not sure the above was communicated, therefore suspect not) and if not take steps to ensure that measures are put in place. I have some details of the accounts and cards should you require. Please contact me if any of the above is not clear

Kind Regards,
Ben Norrie

Group Risk Management
Royal Bank of Scotland Group
5th Floor, 280 Bishopsgate
London EC2M 4RB
Tel: 00 44 (0) 20 7334 1460
Fax: 00 44 (0) 20 7375 4813
Email: ben.norrie@rbos.com

EXHIBIT 121 to Declaration of Joel Israel

From: HOLT, Amanda, Group Risk Mgmt (nee Turner)
Sent: Wednesday, December 15, 2004 08:26 AM
To: LOVE, Kevin, CBFM
Subject: FW: Google Alert - nat-west
Attachments: Picture (Metafile)1

FYI

Amanda Holt
Head of Group Enterprise Risk

Tel no: 020 7334 1148
Fax no: 020 7375 4106
Mobile: 07789 928 481
Internet: amanda.holt@rbos.com

-----Original Message-----

From: Outhwaite, David
Sent: 10 December 2004 11:24
To: HOLT, Amanda, Group Risk Mgmt (nee Turner)
Subject: RE: Google Alert - nat-west

Amanda this is the article.

David

How Terrorist Propaganda Kills

By Rachel Ehrenfeld <authors.asp?ID=579>
FrontPageMagazine.com | December 10, 2004

Tony Blair and the Europeans are focusing their attention on the creation of a Palestinian state as the magic formula for peace in the Middle East. At the same time, they are turning a blind eye to the growing propaganda and fundraising campaign on websites and TV stations in their own countries.

The Europeans' behavior is not surprising. Their top foreign policy official, Javier Solana, the EU High Representative for Foreign and Security Policy, expressed a "deep sadness" over the death of Yasser Arafat, the failed Palestinian leader who initiated the culture of death and destruction. Solana further suggested that the best way to commemorate him is to follow in his footsteps. In fact, he outdid Arafat by negotiating with HAMAS, which the EU itself has designated as a terrorist organization.

The most active HAMAS front organization worldwide is the London-based Interpal, which publishes anti-American and anti-Israeli propaganda, and which in 2003 alone sent more than \$20 million to different HAMAS organizations in the Palestinian territories. In addition to fundraising in England in Pounds Sterling, Interpal lists on its website four different bank accounts to which contributors can send money. All the accounts are with Nat West Bank, and the international scope of the organization is evident by dedicated dollar and euro accounts.

And England is not alone. While the French Prime Minister Jean-Pierre Raffarin is calling to shut down Al-Manar, Hizbollah's TV broadcasting in France, his country continues to host the Paris-based HAMAS front organization, Votre Partenaire Humanitaire en Palestine (CBSP), which also publishes anti-West hate propaganda, and whose website calls for contributions to be sent to a Post Office box in Nancy.

Other European countries also allow HAMAS propaganda websites and fundraising. Sweden, which "supports democratic development in the Palestinian territories," apparently does not see any contradiction in its support of the Malmo-based

HAMAS front Al-Aqsa Spannmal Stifftelse, which invites contributors to send money to its BankGiro account. The Swiss, who carried several of Arafat's secret bank accounts for decades, and whose foreign minister Micheline Calmy-Rey warmly eulogized Arafat, is also hosting the Association De Secours Palestinien - Suisse and the Humanitare Hilfsorganisation Fur Palastina - Schweiz, with a UBS account which in turn transfers the money to HAMAS in the West Bank and Gaza. The Austrian HAMAS front, Palastinensische Ver. In Osterreich, features anti-Israeli propaganda and lists its account for donations in Austria Creditanstalt Bank. And the Italians, who support President Bush's War on Terror, allow HAMAS' Associazione Benefica di Solidarieta con il Popolo Palestinese not only to spread its hateful messages on the their internet providers, but also to collect funds through an account at Banca Nazionale del Lavoro in Genoa, funds which are then sent on to the Palestinian territories.

Equally disturbing is the Europeans' blasé attitude towards the virulently anti-American and anti-Israeli broadcasts of the Iranian-sponsored and controlled TV network, Al-Manar. This Hizbollah mouthpiece spews anti-American incitement and propaganda, which has increased dramatically since the Iraq War. Al-Manar, through its programs, also serves as a fundraising vehicle for both the Islamic Jihad and HAMAS organizations in the Palestinian territories.

The French Eutelsat satellite company, which was formed by the European Space Agency, distributes Al-Manar to Europe and North Africa. The Dutch New Skies Satellites (NSS) company, recently acquired by the American Blackstone Group, distributes Al-Manar to North Africa and parts of Europe. Despite its suffering radical Islamist terror last March, and subsequently arresting many Islamist operatives, Spain allows the Madrid-based Hispasat company to continue broadcasting Al-Manar to South American countries, where the number of Muslim converts is growing exponentially.

What is most surprising, however, is that California-based Telestar, the world's largest global satellite corporation, facilitates the broadcasting of Al-Manar into North America and Canada. It is surprising because the Patriot Act defines the facilitation of communication for terrorist purposes as a terrorist act. Providing satellite broadcasting and internet services to terrorist groups meets that criterion.

As part of the revised agenda for President Bush's second term, Congress should enact legislation requiring American-based satellite and internet service providers to identify and monitor their clients, and the clients of their clients, in order to prevent the facilitation of terrorist communications. This can be done through methods similar to Know Your Customer procedures, which are set in place in financial institutions to follow the money trail. As for foreign satellite and Web-hosting companies, the Office of Foreign Assets Control (OFAC) regulations and the executive orders behind them seem to be a perfect control mechanism.

Rachel Ehrenfeld is author of Funding Evil: How Terrorism is Financed - And How to Stop It; the Director of the New York-based American Center for Democracy; and a member of the Committee on the Present Danger.

-----Original Message-----

From: HOLT, Amanda, Group Risk Mgmt (nee Turner)
Sent: Friday, December 10, 2004 11:14 AM
To: Smith, Sue (Natwest Risk); Outhwaite, David; FOSTER, Stephen James, Group Risk Mgmt
Cc: Wilson, Sharon (PA to Graeme Hardie)
Subject: RE: Google Alert - nat-west

David and Sue

Many thanks for this. I can't see the article you are referring to (as I have upgraded to XP to internet no longer works) however, we were aware that we had accounts for people connected to Hamas, but not Hamas itself. I have forwarded this email to Stephen Foster in my team who know the background and who can give the legal/regulatory view from Group.

Regards,

Amanda Holt
Head of Group Enterprise Risk

Tel no: 020 7334 1148
Fax no: 020 7375 4106
Mobile: 07789 928 481
Internet: amanda.holt@rbos.com

-----Original Message-----

From: Smith, Sue (Natwest Risk)
Sent: 10 December 2004 11:01
To: Outhwaite, David
Cc: Wilson, Sharon (PA to Graeme Hardie); HOLT, Amanda, Group Risk Mgmt (nee Turner)
Subject: FW: Google Alert - nat-west

Hi David

I've tracked down the accounts - the CIN is 1143476903. They hold 7 accounts with us and the connection is held by CBFM.

Kind Regards

Sue Smith
Operational Risk Manager, NatWest Network
NatWest Network Risk _Operations
NatWest Retail Banking
* First Floor West
Younger Building, Edinburgh
Depot Code 045
* 0131 525 0441 (220441)
* 0131 550 5682 (205682)
* Sue.Smith@rbs.co.uk

-----Original Message-----

From: Wilson, Sharon (PA to Graeme Hardie)
Sent: Friday, December 10, 2004 10:46 AM
To: Smith, Sue (Natwest Risk)
Subject: FW: Google Alert - nat-west

Sue

Thanks again
Sharon

Sharon Wilson
PA to Graeme Hardie
Managing Director, NatWest Retail Banking
2nd Floor West, The Younger Building,
3 Redheughs Avenue, Edinburgh, EH12 9RB
Tel No 0131 523 5130
Mobile No 07774 008084
Fax No 0131 523 6501

DEPOT CODE 045

-----Original Message-----

From: Outhwaite, David
Sent: Friday, December 10, 2004 10:19 AM
To: Hardie, Graeme, NW Retail Executive; HOLT, Amanda, Group Risk Mgmt (nee Turner)
Subject: FW: Google Alert - nat-west

Amanda - Hope you are well.

Carolyn McAdam suggested that I forward this to you - I'm not exactly sure who in the organisation needs to know about this, but she suggested you might know.

One of our online news alerts has picked up this article talking about accounts help by Hamas with NatWest. I wouldn't claim to be an expert in the politics in terms of Hamas, although the news website is US based and certainly pro-Israeli.

Any ideas?

Thanks
David

David Outhwaite
Head of Retail Media Relations
The Royal Bank of Scotland/NatWest
Tel 020 7672 1915
Mob 07802 972756
david.outhwaite@rbs.co.uk

=====

From: Google Alerts [SMTP:googlealerts-noreply@google.com]
Sent: Friday, December 10, 2004 9:41 AM
To: Outhwaite, David
Subject: Google Alert - nat-west

*** WARNING : This message originates from the Internet ***

Google Alert for: nat-west

How Terrorist Propaganda Kills
<<<http://frontpagemag.com/Articles/ReadArticle.asp?ID=16275>>>
Frontpagemag.com - USA
... All the accounts are with Nat West Bank, and the international scope of the organization is evident by dedicated dollar and euro accounts. ...

This as it happens Google Alert is brought to you by Google.

Remove <<<http://www.google.com/alerts/remove?s=2acb30c69543b3f7hl=en>>> this alert.
Create <<<http://www.google.com/alerts?hl=en>>> another alert.
Manage <<<http://www.google.com/alerts/manage?hl=en>>> your alerts.

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<http://www.rbsmarkets.com>

EXHIBIT 122 to Declaration of Joel Israel

Sheftali, Jackie (Litigation Management)

From: RODGER, Irvine, CBFM Enterprise Risk
Sent: 13 December 2004 11:49
To: LOVE, Kevin, CBFM
Cc: COLE, Guy, CBFM Enterprise Risk
Subject: FW: Google Alert - nat-west
Importance: High

Kevin

In answer to Amanda's questions

- The rationale for not exiting is that UK law enforcement does not have any concerns with Interpal, the Charities Commission which undertook a thorough review after Interpal was listed by OFAC could find nothing wrong either and the Bank of England has chosen not to follow the US lead. There is a suspicion that the US is being over-zealous in the Middle East (witness Commercial Bank of Syria).
- In light of OFAC, MLPU has undertaken to review all transactions on the accounts on a 6-monthly basis. The next review is imminent.

Redacted - Privileged

- There has been no discussion of this point at CCB or CBFM Board level.

Regards

Irvine Rodger
CBFM MLPU
The Royal Bank of Scotland plc
135 Bishopsgate, London, EC2M 3UR (Depot 028)
Tel: (020) 7085 1082
Int: 361082
Fax: (020) 7085 4641
e: irvine.rodger@rbos.com

-----Original Message-----

From: JONES, Richard, CBFM Enterprise Risk
Sent: 13 December 2004 08:48
To: RODGER, Irvine, CBFM Enterprise Risk
Subject: FW: Google Alert - nat-west
Importance: High

Irvine,

Sorry don't know the background on this one....

Richard Jones
CBFM Money Laundering Prevention Unit
Tel: 020 7085 6461
Fax: 020 7085 4641
<<mailto:richard.jones@rbos.com>>

-----Original Message-----

From: LOVE, Kevin, CBFM
Sent: 13 December 2004 08:46
To: JONES, Richard, CBFM Enterprise Risk; COLE, Guy, CBFM Enterprise Risk

Subject: FW: Google Alert - nat-west
Importance: High

What is the level of visibility for this relationship within CBFM i.e. does APD know, and approve, of our continued links with the organisation? Please advise ASAP. Thanks and regards Kevin R. Love Global Head of Enterprise Risk Corporate Banking & Financial Markets The Royal Bank of Scotland Group Plc
kevin.love@rbos.com

Work: +44 20 7085 4026 Mobile: +44 7769 931630
Pager: +44 7693 308651 Blackberry: +44 7793 858329

-----Original Message-----

From: HOLT, Amanda, Group Risk Mgmt (nee Turner)
Sent: 13 December 2004 08:40
To: LOVE, Kevin, CBFM
Subject: Fw: Google Alert - nat-west

Hope this works! Do call to discuss if that helps. Not trying to teach my granny how to suck eggs!

Sent from my BlackBerry Wireless Handheld

-----Original Message-----

From: HOLT, Amanda, Group Risk Mgmt (nee Turner) <Amanda.HOLT@rbos.com>
To: FOSTER, Stephen James, Group Risk Mgmt <Stephen.J.FOSTER@rbos.com>; LOVE, Kevin, CBFM MOBILE <Kevin.LOVE.mobile@rbos.com>
Sent: Mon Dec 13 08:31:12 2004
Subject: Re: Google Alert - nat-west

From my perspective, I am re-assured that we are aware of these customers. However, the Group's policy is that we will not have customers on the sanctions & terrorist lists of the Group covering both UK and US terrorist lists. This is not a "Cuba" OFAC issue as this organisation is on the terrorist, rather than general, lists. However, my understanding is that it is not a cut and dry case either due to the different stance towards the Palestinian issue between the US and UK.

I have a few questions that I think need to be resolved at CBFM Board level:

- What is the rationale for not exiting this relationship given there is a match with the Group's lists?
- What steps are being taken to manage the situation (e.g. extra monitoring) in the interim whilst this decision is being taken.
- What is the regulatory position given our increased presence in the US and the formation of the new US organisation structure. Johnny needs to be aware given his prominent role in this new organisation.

I feel this is urgent, even without the google comment so would appreciate a speedy response and resolution to this.

Obviously, from a Group perspective, we will help in whatever way we can, just let Stephen and I know.

Thanks,

Amanda

Sent from my BlackBerry Wireless Handheld

-----Original Message-----

From: FOSTER, Stephen James, Group Risk Mgmt <Stephen.J.FOSTER@rbos.com>
To: LOVE, Kevin, CBFM <Kevin.LOVE@rbos.com>; NORRIE, Ben, Group Risk Mgmt <Ben.NORRIE@rbos.com>; DAVIES, Rob, Group Risk Mgmt <Rob.DAVIES@rbos.com>; COLE, Guy, CBFM Enterprise Risk <Guy.COLE@rbos.com>
CC: HOLT, Amanda, Group Risk Mgmt (nee Turner) <Amanda.HOLT@rbos.com>; RODGER, Irvine, CBFM Enterprise Risk <Irvine.Rodger@rbos.com>; KANE, Christine, CBFM <Christine.KANE@rbos.com>
Sent: Fri Dec 10 16:20:54 2004

Subject: RE: Google Alert - nat-west

On the review - we'll go back to the e-mail traffic from the time to check. Fears allayed, I think, if all the accounts under the Cin are Interpal.

-----Original Message-----

From: LOVE, Kevin, CBFM
Sent: 10 December 2004 16:06
To: FOSTER, Stephen James, Group Risk Mgmt; NORRIE, Ben, Group Risk Mgmt; DAVIES, Rob, Group Risk Mgmt; COLE, Guy, CBFM Enterprise Risk
Cc: HOLT, Amanda, Group Risk Mgmt (nee Turner); RODGER, Irvine, CBFM Enterprise Risk; KANE, Christine, CBFM
Subject: RE: Google Alert - nat-west
Importance: High

It's all in the timing isn't it! If I had received Ben's note I am sure we would be doing just as you suggest, reviewing whether we want to stay with this relationship or not; and of course we will now have that debate. I'll get Chris to set something up.

I just want to confirm though, it is the case that our current agreement with you is that whilst we do have the relationship we must review the transactions involved with every six months; which is what we have been doing?

Also, at to my point below, have we allayed your fears that there may have been other accounts of which you were not aware? Thanks Kevin R. Love Global Head of Enterprise Risk Corporate Banking & Financial Markets The Royal Bank of Scotland Group Plc kevin.love@rbos.com
Work: +44 20 7085 4026 Mobile: +44 7769 931630
Pager: +44 7693 308651 Blackberry: +44 7793 858329

-----Original Message-----

From: FOSTER, Stephen James, Group Risk Mgmt
Sent: 10 December 2004 15:57
To: LOVE, Kevin, CBFM; NORRIE, Ben, Group Risk Mgmt; DAVIES, Rob, Group Risk Mgmt; COLE, Guy, CBFM Enterprise Risk
Cc: HOLT, Amanda, Group Risk Mgmt (nee Turner); RODGER, Irvine, CBFM Enterprise Risk
Subject: RE: Google Alert - nat-west

We do know the Interpal connection but I had asked Ben earlier this week to draft a note to you asking whether we (RBSG) should maintain this connection given the risks involved.

Following the Charity Commission investigation of Interpal last year, we know there is additional monitoring of account activity but our own recent review of our outstanding S&T issues prompted us to ask whether (primarily from a reputational viewpoint but also a risk of breach of terrorism laws) we want to maintain an account with an organisation cited on the OFAC list as having links to Hamas.

Even allowing for the differences between UK and US approaches to Israel/Palestine issues and the general push back against the extra territoriality of US laws, I suggest that as a group we should look very carefully at such connections before deciding to continue with them. This is doubly important in CBFM where we know that fund raising efforts in the US are coming increasingly under the "OFAC microscope". Happy to discuss.

-----Original Message-----

From: LOVE, Kevin, CBFM
Sent: 10 December 2004 14:24
To: FOSTER, Stephen James, Group Risk Mgmt; NORRIE, Ben, Group Risk Mgmt; DAVIES, Rob, Group Risk Mgmt; COLE, Guy, CBFM Enterprise Risk
Cc: HOLT, Amanda, Group Risk Mgmt (nee Turner); RODGER, Irvine, CBFM Enterprise Risk
Subject: RE: Google Alert - nat-west
Importance: High

Stephen,
The seven accounts referred to are indeed all connected with Interpal and we were aware of them. I know that you know Interpal well, and presume that this confirmation allays any concerns. If not, please do not hesitate to contact Guy Cole for further information. Regards Kevin R. Love Global Head of Enterprise Risk Corporate

Banking & Financial Markets The Royal Bank of Scotland Group Plc kevin.love@rbos.com
Work: +44 20 7085 4026 Mobile: +44 7769 931630
Pager: +44 7693 308651 Blackberry: +44 7793 858329

-----Original Message-----

From: FOSTER, Stephen James, Group Risk Mgmt
Sent: 10 December 2004 11:55
To: NORRIE, Ben, Group Risk Mgmt; DAVIES, Rob, Group Risk Mgmt; LOVE, Kevin, CBFM; COLE, Guy, CBFM Enterprise Risk
Cc: HOLT, Amanda, Group Risk Mgmt (nee Turner)
Subject: FW: Google Alert - nat-west

FYI - As Amanda says, we were aware of one account with alleged links to Hamas - Interpal - but not that we had actual accounts for Hamas. Is this true? If so, why have they not been picked up by the searches?

-----Original Message-----

From: HOLT, Amanda, Group Risk Mgmt (nee Turner)
Sent: 10 December 2004 11:14
To: Smith, Sue (Natwest Risk); Outhwaite, David; FOSTER, Stephen James, Group Risk Mgmt
Cc: Wilson, Sharon (PA to Graeme Hardie)
Subject: RE: Google Alert - nat-west

David and Sue

Many thanks for this. I can't see the article you are referring to (as I have upgraded to XP to internet no longer works) however, we were aware that we had accounts for people connected to Hamas, but not Hamas itself. I have forwarded this email to Stephen Foster in my team who know the background and who can give the legal/regulatory view from Group.

Regards,

Amanda Holt
Head of Group Enterprise Risk

Tel no: 020 7334 1148
Fax no: 020 7375 4106
Mobile: 07789 928 481
Internet: amanda.holt@rbos.com

-----Original Message-----

From: Smith, Sue (Natwest Risk)
Sent: 10 December 2004 11:01
To: Outhwaite, David
Cc: Wilson, Sharon (PA to Graeme Hardie); HOLT, Amanda, Group Risk Mgmt (nee Turner)
Subject: FW: Google Alert - nat-west

Hi David

I've tracked down the accounts - the CIN is 1143476903. They hold 7 accounts with us and the connection is held by CBFM.

Kind Regards

Sue Smith
Operational Risk Manager, NatWest Network
NatWest Network Risk & Operations
NatWest Retail Banking
* First Floor West
Younger Building, Edinburgh
Depot Code 045
* 0131 525 0441 (220441)
* 0131 550 5682 (205682)

* Sue.Smith@rbs.co.uk

-----Original Message-----

From: Wilson, Sharon (PA to Graeme Hardie)
Sent: Friday, December 10, 2004 10:46 AM
To: Smith, Sue (Natwest Risk)
Subject: FW: Google Alert - nat-west

Sue

Thanks again
Sharon

Sharon Wilson
PA to Graeme Hardie
Managing Director, NatWest Retail Banking
2nd Floor West, The Younger Building,
3 Redheughs Avenue, Edinburgh, EH12 9RB
Tel No 0131 523 5130
Mobile No 07774 008084
Fax No 0131 523 6501

DEPOT CODE 045

-----Original Message-----

From: Outhwaite, David
Sent: Friday, December 10, 2004 10:19 AM
To: Hardie, Graeme, NW Retail Executive; HOLT, Amanda, Group Risk Mgmt (nee Turner)
Subject: FW: Google Alert - nat-west

Amanda - Hope you are well.

Carolyn McAdam suggested that I forward this to you - I'm not exactly sure who in the organisation needs to know about this, but she suggested you might know.

One of our online news alerts has picked up this article talking about accounts help by Hamas with NatWest. I wouldn't claim to be an expert in the politics in terms of Hamas, although the news website is US based and certainly pro-Israeli.

Any ideas?

Thanks
David

David Outhwaite
Head of Retail Media Relations
The Royal Bank of Scotland/NatWest
Tel 020 7672 1915
Mob 07802 972756
david.outhwaite@rbs.co.uk

=====

From: Google Alerts [SMTP:googlealerts-noreply@google.com]
Sent: Friday, December 10, 2004 9:41 AM

To: Outhwaite, David
Subject: Google Alert - nat-west

*** WARNING : This message originates from the Internet ***

Google Alert for: nat-west

How Terrorist Propaganda Kills <<http://frontpagemag.com/Articles/ReadArticle.asp?ID=16275>>

Frontpagemag.com - USA

... All the accounts are with Nat West Bank, and the international scope of the organization is evident by dedicated dollar and euro accounts. ..

This as it happens Google Alert is brought to you by Google.

Remove <<http://www.google.com/alerts/remove?s=2acb30c69543b3f7&hl=en>> this alert.

Create <<http://www.google.com/alerts?hl=en>> another alert. Manage

<<http://www.google.com/alerts/manage?hl=en>> your alerts.

EXHIBIT 123 to Declaration of Joel Israel

From: Outhwaite, David
Sent: Friday, December 10, 2004 06:23 AM
To: HOLT, Amanda, Group Risk Mgmt (nee Turner)
Subject: RE: Google Alert - nat-west
Attachments: Untitled Attachment1

Amanda this is the article.

David

How Terrorist Propaganda Kills

By Rachel Ehrenfeld <authors.asp?ID=579>
FrontPageMagazine.com | December 10, 2004

Tony Blair and the Europeans are focusing their attention on the creation of a Palestinian state as the magic formula for peace in the Middle East. At the same time, they are turning a blind eye to the growing propaganda and fundraising campaign on websites and TV stations in their own countries.

The Europeans' behavior is not surprising. Their top foreign policy official, Javier Solana, the EU High Representative for Foreign and Security Policy, expressed a "deep sadness" over the death of Yasser Arafat, the failed Palestinian leader who initiated the culture of death and destruction. Solana further suggested that the best way to commemorate him is to follow in his footsteps. In fact, he outdid Arafat by negotiating with HAMAS, which the EU itself has designated as a terrorist organization.

The most active HAMAS front organization worldwide is the London-based Interpal, which publishes anti-American and anti-Israeli propaganda, and which in 2003 alone sent more than \$20 million to different HAMAS organizations in the Palestinian territories. In addition to fundraising in England in Pounds Sterling, Interpal lists on its website four different bank accounts to which contributors can send money. All the accounts are with Nat West Bank, and the international scope of the organization is evident by dedicated dollar and euro accounts.

And England is not alone. While the French Prime Minister Jean-Pierre Raffarin is calling to shut down Al-Manar, Hizbollah's TV broadcasting in France, his country continues to host the Paris-based HAMAS front organization, Votre Partenaire Humanitaire en Palestine (CBSP), which also publishes anti-West hate propaganda, and whose website calls for contributions to be sent to a Post Office box in Nancy.

Other European countries also allow HAMAS propaganda websites and fundraising. Sweden, which "supports democratic development in the Palestinian territories," apparently does not see any contradiction in its support of the Malmo-based HAMAS front Al-Aqsa Spannmål Stiftelse, which invites contributors to send money to its BankGiro account. The Swiss, who carried several of Arafat's secret bank accounts for decades, and whose foreign minister Micheline Calmy-Rey warmly eulogized Arafat, is also hosting the Association De Secours Palestinien - Suisse and the Humanitaire Hilfsorganisation Fur Palastina - Schweiz, with a UBS account which in turn transfers the money to HAMAS in the West Bank and Gaza. The Austrian HAMAS front, Palastinensische Ver. In Osterreich, features anti-Israeli propaganda and lists its account for donations in Austria Creditanstalt Bank. And the Italians, who support President Bush's War on Terror, allow HAMAS' Associazione Benefica di Solidarieta con il Popolo Palestinese not only to spread its hateful messages on the their internet providers, but also to collect funds through an account at Banca Nazionale del Lavoro in Genoa, funds which are then sent on to the Palestinian territories.

Equally disturbing is the Europeans' blasé attitude towards the virulently anti-American and anti-Israeli broadcasts of the Iranian-sponsored and controlled TV network, Al-Manar. This Hizbollah mouthpiece spews anti-American

incitement and propaganda, which has increased dramatically since the Iraq War. Al-Manar, through its programs, also serves as a fundraising vehicle for both the Islamic Jihad and HAMAS organizations in the Palestinian territories.

The French Eutelsat satellite company, which was formed by the European Space Agency, distributes Al-Manar to Europe and North Africa. The Dutch New Skies Satellites (NSS) company, recently acquired by the American Blackstone Group, distributes Al-Manar to North Africa and parts of Europe. Despite its suffering radical Islamist terror last March, and subsequently arresting many Islamist operatives, Spain allows the Madrid-based Hispasat company to continue broadcasting Al-Manar to South American countries, where the number of Muslim converts is growing exponentially.

What is most surprising, however, is that California-based Telestar, the world's largest global satellite corporation, facilitates the broadcasting of Al-Manar into North America and Canada. It is surprising because the Patriot Act defines the facilitation of communication for terrorist purposes as a terrorist act. Providing satellite broadcasting and internet services to terrorist groups meets that criterion.

As part of the revised agenda for President Bush's second term, Congress should enact legislation requiring American-based satellite and internet service providers to identify and monitor their clients, and the clients of their clients, in order to prevent the facilitation of terrorist communications. This can be done through methods similar to Know Your Customer procedures, which are set in place in financial institutions to follow the money trail. As for foreign satellite and Web-hosting companies, the Office of Foreign Assets Control (OFAC) regulations and the executive orders behind them seem to be a perfect control mechanism.

Rachel Ehrenfeld is author of Funding Evil: How Terrorism is Financed - And How to Stop It; the Director of the New York-based American Center for Democracy; and a member of the Committee on the Present Danger.

-----Original Message-----

From: HOLT, Amanda, Group Risk Mgmt (nee Turner)
Sent: Friday, December 10, 2004 11:14 AM
To: Smith, Sue (Natwest Risk); Outhwaite, David; FOSTER, Stephen James, Group Risk Mgmt
Cc: Wilson, Sharon (PA to Graeme Hardie)
Subject: RE: Google Alert - nat-west

David and Sue

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Regards,

Amanda Holt
Head of Group Enterprise Risk

Tel no: 020 7334 1148
Fax no: 020 7375 4106
Mobile: 07789 928 481
Internet: amanda.holt@rbos.com

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Sent: 10 December 2004 11:01
To: Outhwaite, David
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Sue Smith
Operational Risk Manager, NatWest Network
NatWest Network Risk _Operations
NatWest Retail Banking
* First Floor West
Younger Building, Edinburgh
Depot Code 045
* 0131 525 0441 (220441)
* 0131 550 5682 (205682)
* Sue.Smith@rbs.co.uk

-----Original Message-----

From: Wilson, Sharon (PA to Graeme Hardie)
Sent: Friday, December 10, 2004 10:46 AM
To: Smith, Sue (Natwest Risk)
Subject: FW: Google Alert - nat-west

Sue

Thanks again
Sharon

Sharon Wilson
PA to Graeme Hardie
Managing Director, NatWest Retail Banking
2nd Floor West, The Younger Building,
3 Redheughs Avenue, Edinburgh, EH12 9RB
Tel No 0131 523 5130
Mobile No 07774 008084
Fax No 0131 523 6501

DEPOT CODE 045

-----Original Message-----

From: Outhwaite, David
Sent: Friday, December 10, 2004 10:19 AM
To: Hardie, Graeme, NW Retail Executive; HOLT, Amanda, Group Risk Mgmt (nee Turner)
Subject: FW: Google Alert - nat-west

Amanda - Hope you are well.

Carolyn McAdam suggested that I forward this to you - I'm not exactly sure who in the organisation needs to know about this, but she suggested you might know.

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Any ideas?

Thanks
David

David Outhwaite
Head of Retail Media Relations
The Royal Bank of Scotland/NatWest
Tel 020 7672 1915
Mob 07802 972756
david.outhwaite@rbs.co.uk

=====

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Sent: Friday, December 10, 2004 9:41 AM
To: Outhwaite, David
Subject: Google Alert - nat-west

*** WARNING : This message originates from the Internet ***

Google Alert for: nat-west

How Terrorist Propaganda Kills
<<<http://frontpagemag.com/Articles/ReadArticle.asp?ID=16275>>>
Frontpagemag.com - USA
... All the accounts are with Nat West Bank, and the international scope of the organization is evident by dedicated dollar and euro accounts. ...

This as it happens Google Alert is brought to you by Google.

Remove <<<http://www.google.com/alerts/remove?s=2acb30c69543b3f7hl=en>>> this alert.
Create <<<http://www.google.com/alerts?hl=en>>> another alert.
Manage <<<http://www.google.com/alerts/manage?hl=en>>> your alerts.

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Visit our websites at:

<http://www.rbs.co.uk/CBFM>

<http://www.rbsmarkets.com>

EXHIBIT 124 to Declaration of Joel Israel

Garrett, Steve (Comm Bkng EW)

From: RODGER, Irvine, CBFM Enterprise Risk
Sent: 15 December 2004 12:06
To: LOVE, Kevin, CBFM
Cc: Lewis, Jill; Garrett, Steve (Comm Bkng E&W); Wyles, Graeme; Dickinson, Alan (CB London); Weir, Derek; COLE, Guy, CBFM Enterprise Risk
Subject: RE: Commercial Relationship - Interpal

Kevin

There are more matches than expected so Guy needs to spend time discounting them. However, there have been no matches so far (two-thirds have been done). By close of play today, he will have completed this. To do a full and proper job, Guy will also consider reputational issues with some of the recipients. As you can imagine, Israel suspect all Palestinian charities regardless. He estimates that the reputational review will be complete by tomorrow lunchtime.

Apologies that this is taking longer than expected but in the circumstances of Amanda Holt's request, it is best that we can confirm with a high degree of certainty that the charity is clean.

Regards

Irvine Rodger

CBFM MLPU
The Royal Bank of Scotland plc
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-----Original Message-----

From: LOVE, Kevin, CBFM
Sent: 15 December 2004 11:49
To: RODGER, Irvine, CBFM Enterprise Risk
Cc: Lewis, Jill; Garrett, Steve (Comm Bkng E&W); Wyles, Graeme; Dickinson, Alan (CB London); Weir, Derek; COLE, Guy, CBFM Enterprise Risk
Subject: RE: Commercial Relationship - Interpal
Importance: High

Irvine,

What is the result of this: "All payments out will be matched against the Bank of England sanctions and terrorist list this afternoon"

Thanks

Kevin R. Love
Global Head of Enterprise Risk
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-----Original Message-----

From: RODGER, Irvine, CBFM Enterprise Risk
Sent: 14 December 2004 12:38
To: Wyles, Graeme; Dickinson, Alan (CB London); Weir, Derek; LOVE, Kevin, CBFM; COLE, Guy, CBFM Enterprise Risk
Cc: Lewis, Jill; Garrett, Steve (Comm Bkng E&W)
Subject: RE: Commercial Relationship - Interpal

I understand Graeme.

Guy can confirm that all receipts in are via direct debit. All payments out will be matched against the Bank of England sanctions and terrorist list this afternoon.

I feel that the note I wrote for Kevin was confusing as I had included a double negative. For the avoidance of doubt, Guy and I believe the account should remain **open**.

Regards

Irvine Rodger

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-----Original Message-----

From: Wyles, Graeme
Sent: 14 December 2004 12:26
To: Dickinson, Alan (CB London); RODGER, Irvine, CBFM Enterprise Risk; Weir, Derek; LOVE, Kevin, CBFM
Cc: Lewis, Jill; Garrett, Steve (Comm Bkng E&W)
Subject: RE: Commercial Relationship - Interpal

Gents

I will pick this one up to make sure that going forward tight overview in place re monies in/out. We will report any suspicious activity. I'd like to defer any debate over exit for the time being. We have more than sufficient "clear cut" exits underway / in course without adding a potential "high profile" situation where at this time no "malpractice" is proven or indeed actually evident. Should it be necessary to report any activity you have my assurance that exit will be considered at that time.

Steve Garrett
Talk tomorrow please.
Graeme

Graeme Wyles
Director Risk
Commercial Banking , UK
020 7672 0194
Mobile: 07887 898668
Pager 07693 266560
Depot 028

-----Original Message-----

From: Dickinson, Alan (CB London)
Sent: 13 December 2004 17:02
To: RODGER, Irvine, CBFM Enterprise Risk; Weir, Derek; LOVE, Kevin, CBFM
Cc: Lewis, Jill; Wyles, Graeme
Subject: RE: Commercial Relationship - Interpal

Pls make sure that the outcome is elevated to Derek and myself..

Alan

-----Original Message-----

From: RODGER, Irvine, CBFM Enterprise Risk
Sent: Monday, December 13, 2004 4:12 PM
To: Dickinson, Alan (CB London); Weir, Derek; LOVE, Kevin, CBFM
Cc: Lewis, Jill; Wyles, Graeme
Subject: RE: Commercial Relationship - Interpal

Alan

The money coming in is comprised of a variety of donations of varying sizes and the amounts go out to the Occupied Territories. Following the temporary freezing of the accounts earlier this year for investigation purposes, Guy Cole from my team reviews all movements on the accounts on a 6-monthly basis (in light of OFAC sanctions).. The next 6-monthly review is imminently due.

Regards

Irvine Rodger

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-----Original Message-----

From: Dickinson, Alan (CB London)
Sent: 13 December 2004 16:03
To: Weir, Derek; LOVE, Kevin, CBFM
Cc: Lewis, Jill; Wyles, Graeme; RODGER, Irvine, CBFM Enterprise Risk
Subject: RE: Commercial Relationship - Interpal

what does the activity on the account (in and out) tell us?

A

-----Original Message-----

From: Weir, Derek
Sent: Monday, December 13, 2004 3:58 PM
To: LOVE, Kevin, CBFM; Dickinson, Alan (CB London)
Cc: Lewis, Jill; Wyles, Graeme; RODGER, Irvine, CBFM Enterprise Risk
Subject: RE: Commercial Relationship - Interpal

Damned if you do and damned if you don't I guess. There must be lots of entities around the world raising money for Palestinian causes, given what's going on there. I don't think we can be influenced by that particular internet article, which is biased to say the least.

This account has been under scrutiny for years and the transactions are fairly transparent. The issue must be who is giving it the money in the first place to send to Palestine. Don't know how closely we can monitor that.

I don't think we can close the account unless we have some proof of the accusations. Closing the account would imply we believed they were funding terrorists, which would not be a good place to be.

Derek

-----Original Message-----

From: LOVE, Kevin, CBFM
Sent: Monday, December 13, 2004 3:36 PM
To: Dickinson, Alan (CB London), Weir, Derek
Cc: Lewis, Jill; Wyles, Graeme; RODGER, Irvine, CBFM Enterprise Risk
Subject: Commercial Relationship - Interpal
Importance: High

Alan/Derek,

Following a news item found on Google (link attached together with relevant paragraph) Group Enterprise Risk (GER) have asked further questions relating to the accounts we manage on behalf of Interpal, a British Charity. GER were aware that we have a relationship with Interpal but felt we should revisit this.

"Google Alert for: nat-west

How Terrorist Propaganda Kills

<<<<<http://frontpagemag.com/Articles/ReadArticle.asp?ID=16275>

>>>>

Frontpagemag.com - USA

... All the accounts are with **Nat West Bank**, and the international scope of the organization is evident by dedicated dollar and euro accounts ..."

"The most active HAMAS front organization worldwide is the London-based Interpal, which publishes anti-American and anti-Israeli propaganda, and which in 2003 alone sent more than \$20 million to different HAMAS organizations in the Palestinian territories. In addition to fundraising in England in Pounds Sterling, Interpal lists on its website four different bank accounts to which contributors can send money. All the accounts are with Nat West Bank, and the international scope of the organization is evident by dedicated dollar and euro accounts."

Amanda Holt has commented that the Group's policy is that we will not have customers on the sanctions & terrorist lists of the Group covering both UK and US terrorist lists. Further, she does not see this as a "Cuba" OFAC issue as Interpal are on the terrorist, rather than general, lists. Amanda also recognises, however, that it is not a cut and dry case either due to the different stance towards the Palestinian issue between the US and UK.

Amanda's specific questions are as follows:

- What steps are being taken to manage the situation (e.g. extra monitoring)? *I can confirm that, as previously agreed with GER, we do extend additional monitoring to this account.*
- What is the regulatory position given our increased presence in the US and the formation of the new US organisation structure? *Should we decide to stay with this relationship, we will need to investigate this more fully*

In addition, especially if we chose to maintain this relationship, Amanda felt that Johnny should be made aware given his "prominent role in this new organisation".

Irvine's note below provides more detail on Interpal themselves and the feelings of the RM. I should draw your attention to the potential reputational risk associated with exit. If we decide to remain in the relationship, we will need to appraise Johnny. Their site carries the following current news bulletin:

"The Board of Trustees, staff and supporters of INTERPAL are "delighted" that the Charity Commission has rejected American accusations and "evidence" that the charity has links to illegal activities in the Middle East and has as a result ended its inquiry into the charity"s affairs..."

Please can I have your thoughts on the matter?

Thanks and regards

Kevin R. Love

Global Head of Enterprise Risk

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Kevin

The RM is Belinda Lane from Romford Commercial (01708 774529). She is not concerned about the account holders. She re-iterated that the account has been investigated many times without anything untoward coming to light. However one irritation is developing - increasing difficulties in making payments to Palestine because local banks there will not accept them (due to OFAC). Consequently, although the account is quite a big income earner for her (£50,000), it

is becoming higher maintenance.

Taking everything into account, Belinda would accept the loss of this customer even though it has done nothing wrong provided her target can be adjusted accordingly. She did point out that the charity would find it difficult to rebank due to OFAC and the background to RBS kicking it out. There is consequently a **danger of adverse media comment** if we were to close a legitimate charitable account.

I have pasted in the charity's Internet blurb <<www.interpal.org>>
<<<http://www.interpal.org>>>

By way of background, there were investigations by the **Charities Commission** and **Special Branch** into potential links with Hamas, but no action was taken against the charity. The Bank of England has also confirmed that although the Terrorism Order 2001 does cover Hamas, it does not cover Interpal.

Guy has not found anything that substantiates beyond **opinion** that Interpal has made payments to terrorist groups. It appears the perspective taken by Israel towards Interpal and other charities operating/funding schools/orphanages/hostels in Palestine and Gaza, is that these charities perpetuate terrorism as **terrorists know that if they die their dependants will be looked after by the charities**. Interpal is a predominant UK charity providing relief in this region, it hosted and funded a visit by British MPs to the region in 1998.

Taking everything into account, neither myself nor Guy think that the accounts should not be closed. However, you may wish to get Derek and Alan to make the final decision.

Regards

- INTERPAL is a non-political, non-profit making British charity that focuses solely on the provision of relief and development aid to the poor and needy of Palestine.
- INTERPAL's area of operation is mainly Gaza, the West Bank and the refugee camps in Jordan and Lebanon. We work with in excess of 150 different charitable organizations in these areas, all of whom are registered with the appropriate local authorities.
- INTERPAL's stated official policy is to coordinate with charities both in Britain and abroad in order to further its aims and objectives to provide relief and development aid to the people of Palestine. This is to increase efficiency and avoid duplication ensuring maximum benefit for Palestine's poor and needy.
- INTERPAL's commitment to Public Accountability and Transparency means that it only deals with bona fide organisations, not individuals, which are duly registered by the appropriate local authorities. Its work with these organizations is subject to a strict Funding Agreement to ensure the proper charitable use of funds as specified.
- INTERPAL sends delegations made up of community leaders to our areas of operation as part of our awareness raising effort. These leaders then report back to the community, to give a first hand account of the situation of poor and needy Palestinians as well as the progress of INTERPAL projects. INTERPAL is committed to transparency in its operations, and this is one way of ensuring that interested parties can see for themselves exactly how their money has been spent.
- Like all charities registered in England, INTERPAL is governed by English Law, and the rules, regulations and guidelines determined by the Charity Commission, the governmental body that monitors charities' activities. The Inland Revenue also periodically sends its officers to scrutinise our audited accounts.
- INTERPAL was established to provide humanitarian and development aid

in an area where there is great need. We are committed to carrying out the wishes of our donors and bound by a religious duty and moral obligation to ensure that the funds are used for charitable purposes as specified. We are also under a legal duty to operate within the laws of the United Kingdom and the areas in which we operate. It is not in our interest or the interest of our ultimate beneficiaries to exceed the remit of our Trust Deed and operate outside the law.

- In order to ensure that the funds it transfers are used as directed, INTERPAL maintains a very strict audit trail and insists on a formal contractual relationship with all our partners. We require our partners to sign and adhere strictly to a Funding Agreement. All transfers of funds are properly authorised, documented and receipted, and local partners are under a duty to provide progress reports and a final report of the projects they implement on our behalf. These reports are supported by relevant documents (e.g. receipts of purchases and distribution of funds) and photographic or video records.

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